

ONE HUNDRED TWENTY-NINTH
ANNUAL REPORT

OF THE
BOARD OF MANAGERS

OF

THE AMERICAN BAPTIST HOME
MISSION SOCIETY

COMBINED WITH THE

EIGHTY-FOURTH ANNUAL REPORT

OF THE

BOARD OF MANAGERS

OF THE

WOMAN'S AMERICAN BAPTIST HOME
MISSION SOCIETY

January 1—December 31, 1960

Executive Offices: 164 Fifth Avenue, New York 10, N. Y.

INTRODUCTION

Today dedicated Christians are increasingly aware that the world in which they live is not fully convinced of the relevance of Christ's message in the daily affairs of mankind. There is a disquieting discrepancy between what is proclaimed as the message of Jesus Christ and its manifestation in the lives of men who profess to be followers of Christ. The rank and file of professing Christians give little evidence of the commitment which Jesus Christ has a right to expect of his followers if they, like their early forbears in the Christian faith, are to "turn the world upside down." It is disturbing to note the failure implicit in such a discrepancy, and even more disturbing to be reminded of it by many who have little sympathy for the Christian church. Yet it is encouraging that increasing numbers of thoughtful Christians are evaluating their witness and testimony. What is fruitful for the individual is equally valuable for the group, church, association, society, and convention.

There is a story that Henry II of France decided to become a monk. Believing that he would need the counsel of some spiritual guide, he besought the leading of a holy friar. "Wilt thou promise me implicit obedience if I take direction of thy conscience?" asked the friar. The king promised full obedience. "Then," said the holy man, "Go back to thy kingdom and rule."

This story reminds one of the old admonishment to "Beware of a religion which substitutes itself for everything; that makes monks. Seek, rather a religion which penetrates everything; that makes Christians."

The American Baptist Home Mission Societies continually seek to evaluate what they do in terms of penetrating the life of America. The purpose is to make

America *Christian*, not only in that individuals should accept Jesus Christ as Lord and Saviour, but that individual Christians in their whole corporate life and activity should reveal and reflect the spirit of Jesus in daily life and work. The world must see that it does make a difference when men are Christians, that it does make a difference when Christian men live their lives in the world of today.

In the pages that follow are reports from the various divisions and departments of administration in the field of home missions. Each reflects a specific interpretation of the Christian message in an assigned field. Recognizing a special area of current need, the Board of Managers authorized a program associate related to the executive for counseling in the area of race relations. This associate, the Rev. J. C. Herrin, has traveled widely in the southern part of the country, seeking to interpret race to race, culture to culture, especially giving counsel and guidance to students at this time when new horizons are opening to the vast segment of the student group which has not shared previously in a full educational experience and which now comes to a new understanding of itself and its potentials. No facts may chart progress in this area of service for the results are the indefinable fulfillment of new understandings which will be reflected in changed lives and attitudes through years to come.

THE AMERICAN BAPTIST EXTENSION CORPORATION

Nineteen hundred and sixty was the first year of operation for The American Baptist Extension Corporation. The Corporation, now familiarly known as ABEC, was enthusiastically received by the American Baptist Convention as shown by the hundreds of letters received from all over the country. The acceptance of ABEC was more concretely evidenced by the \$750,000 loaned to ABEC by individuals, churches, schools, institutions, and state conventions. This borrowed money, for which ABEC pays the lender a rate of return equal to or higher than that which can be obtained through commercial sources, has been loaned to churches and institutions for their building programs.

It would be well at this point to review the ABEC plan. The ABEC process involves borrowing funds from interested individuals, churches, and other corporate groups; and in turn loaning these funds to churches, institutions, city societies, and conventions for the purchase or erection of houses of worship, and other Baptist-related institutional buildings. To provide security and stability, The American Baptist Home Mission Society gave \$1,000,000 to ABEC to be established in a guaranty fund. The total of these corporate and contractual provisions offers a framework in which the vast resources of the Baptist constituency, which are now held in trust, endowment, and building funds, can be made available for the financing of the extensive building program which must be undertaken by our denomination in the years immediately ahead.

The progress of the Corporation in its first full year is gratifying. It shows the fuller potential available when the purposes and capacities of the Corporation are fully understood by Baptists. Increasingly, individuals, churches, and other groups are participating in the ABEC program.

In 1960, loans to ABEC totaling \$758,510 were made by seven individuals, 17 churches, and six institutions, schools, or state conventions in 22 states.

General Fund Mortgage Loans totaling \$819,287.53 were made by ABEC to 16 churches and three institutions in 13 states.

The past year's experience indicates a potential for expansion substantially beyond that which had been originally estimated and anticipated. The volume of correspondence with interested and prospective participants indicates that the constituency of the American Baptist Convention has within itself the available resources

to meet its requirements for financing building needs. In many instances, small churches that have been investing substantial resources at relatively low rates of interest have found that loans to ABEC provide a high rate of return for their ongoing program needs in addition to enabling the church to assist new churches with building programs. As more and more of the American Baptist constituency have realized what the purposes and financial structure of ABEC really are, participation in ABEC has increased. A growing number of individuals are now loaning funds to the Corporation.

If individuals and groups who have a direct interest in the financial position of ABEC will interpret the purposes and potentials of ABEC to their friends and associates, they would perform a substantial service to the basic purposes of the American Baptist Convention for whose ministries The American Baptist Extension Corporation exists.

DIVISION OF EVANGELISM

JITSUO MORIKAWA, *Secretary*

F. LENORE KRUSE, *Administrative Assistant*

In 1960, no facet of the Baptist Jubilee Advance, with which the Division is identified in leadership and development of program, was left untouched. BJA I, the Mission to the Academic Community, was completed; BJA II, the Mission in the Local Church, was launched; program plans for BJA III, the *Mission to the Unchurched*, were completed, literature produced, and preliminary training of area staffs and committees begun. The rough draft of a program for BJA IV, Mission to the Social Frontiers, was projected, and possibilities for BJA V were vigorously explored.

BJA THIRD YEAR

The major focus during the year was on preparation for the Baptist Jubilee Advance—Third Year, the *Mission to the Unchurched*, the theme of which is The Vocation of the Church: Witness in the World.

As important as the program itself, are the biblical and theological insights on which it is based, and out of which emerge these definitive convictions, that (1) evangelism is the calling, the life vocation, of every Christian, not that of a few dedicated persons only, or the activity of an occasional special period of time; and (2) the place of witness by the laity is in the world where they spend their working hours and carry on their civic and social responsibilities, and over which Christ is Lord as truly as he is over the church.

PREPARATORY CONSULTATIONS

To assist the Convention in confronting these claims and wrestling with their meaning, the Division held two consultations with world leaders in evangelism. These were as follows:

(1) A series of three two-day consultations with Hans Ruedi Weber of Switzerland at Berkeley in February for ministers and seminary professors, at Chicago in February for lay persons, and in March at Atlantic City for national staff executives.

(2) A four-day retreat in April for approximately twenty persons closely related to the development of the Jubilee Advance, with Hendrik Kraemer of Holland at the YMCA retreat center in Frost Valley, New York.

PILOT PROJECTS

This was a year also of intensive pilot projects in church-in-world conferences

and study groups. Mr. Donald Birt was engaged to spend his Andover Newton interne year as student assistant to Harvey Cox in a series of pilot projects in Massachusetts. Other staff members engaged in pilots in New York state, Michigan, Kansas, California, Rhode Island, and Pennsylvania. Included in these were projects related to witness through the arts. Some effort also was directed to experiments with church-in-the-home witness, and schools of evangelism and special evangelistic effort (SESEE); and while limitations of time and personnel made it impossible to see them through in full, some valuable insights were gained. The first drafts of manuals for these modes of witness were used in the pilot projects, with the one of church-in-world witness perfected in time to be printed in 1960 for use in the national training program. The others came off the press in 1961.

The 1960 Evangelism Conference at Green Lake also took the form of an experimental church-in-world conference, concerned with the problems of being a witness in the world of public education. The leadership of Rev. Robert W. Lynn of New York's Union Theological Seminary, as lecturer on theology, and Dr. Edwin Robertson of Geneva, Switzerland, as Bible lecturer, made so dynamic an impact that it gave tremendous impetus to the participants' understanding of and response to the concept of witness in the world as the vocation of the church.

PRELIMINARY TRAINING

As in other years, the directors of evangelism of state conventions and city societies, and executives carrying the evangelism portfolio, held work sessions during the conference, in this instance for preliminary training in the BJA III program.

Through the courtesy of the American Baptist Home Mission Societies and the Division of Christian Education of the Board of Education and Publication, the Division of Evangelism staff was augmented by persons co-opted to act as regional representatives, as follows:

Robert C. Bradford, Division of Church Extension and Edifice Funds, ABHMS
R. Dale Merrill, Division of Support and Interpretation, ABHMS
Ivan C. Whipple, Division of Support and Interpretation, ABHMS
Ray L. Schroder, Division of Church Missions, ABHMS
John A. Molletti, Division of Church Missions, ABHMS
Kenneth E. Peterson, Division of Christian Education
Margaret L. Crain, Division of Christian Education
Florence Wangner, Division of Christian Education
Carolyn L. Thomson, Division of Christian Education

As the member of the American Baptist Jubilee Advance subcommittee on Publicity and Promotion with special responsibility for the BJA III, Miss Helen C. Schmitz of the Department of Publications and Communications gave broad and responsible service in keeping the program before the public through Convention periodicals. She was also the editor of the pictorial brochure, *Our World Is God's World*. Miss Faith Pomponio of the Division of Communication has given the American Baptist Jubilee Advance broad coverage in the press.

LITERATURE

Literature for the BJA III was produced in 1960 as follows:

The area and association BJA committee *Handbooks*.

The local BJA Committee Workbook comprising (1) the Basic Introduction, (2) six functional Guides for the members of the committee, and (3) the Program Report and Evaluation form. All of these are also available separately: *Church in*

World Census Form, Manual for Church in World Witness, and the Leader's Guide to the biblical study text, Jeremiah, Prophet to the Nations, by Walter J. Harrelson. This text was recommended for the BJA III study, having originally been used on the campuses in BJA I.

The recommended pattern of local church organization for evangelism and for BJA III was perfected in the course of the year, and appears in the Basic Introduction.

ROCHESTER CONVENTION

At the annual meetings of the American Baptist Convention at Rochester, N. Y., in June, the experiences of BJA I were reported and BJA II was officially launched, with the Division of Christian Education as the agency carrying executive responsibility. In July, Miss Esther Kennedy, who had served as administrative assistant in the *Mission to the Academic Community*, left the staff to complete her academic studies.

CURRENT EVANGELISTIC ACTION

For immediate evangelistic action in 1960, a series of instructional folders entitled, *Focus on Evangelism*, was produced, as standard guidance material to be used until the BJA III literature was available. The three pieces in this series are: *Organization and Preparation for Evangelistic Action, Guide for the Visitor, Pastor's Guide for the Training of Visitors.*

SPECIAL EVENTS

A significant series of consultations led by Dr. Donald F. Thomas took place in the fall on the work of deacons in the local church, preparation for which included a year's intensive study based on biblical and theological sources and investigation of current practice in Baptist churches. A substantial paper was produced which formed the advance study material for the participants. These included pastors, seminary professors, and state and city executives. Keen interest was evoked and continued investigation of the problem has been requested by those who shared in these consultations.

Two additional events of interest took place during the year:

(1) A joint meeting with the staff of the Division of Church Missions was held in connection with the gathering of the field staff at the ABHMS retreat at Atlantic City in September. The day's discussion contributed richly to mutual understanding of points of view, objectives, and concepts of task.

(2) Dr. Morikawa spent the month of October in Burma, giving guidance to the Burma Baptist Convention, under the auspices of the American Baptist Foreign Mission Societies, in the planning of the Burmans for their Baptist Jubilee Advance, in celebration of their 100th anniversary of the Convention and the 150th anniversary of the coming of Judson to their land.

BJA FOURTH YEAR

Plans for administration of BJA IV were clarified during the year with the following assignments agreed upon:

Executive director and agency, John W. Thomas, of the Council on Christian Social Progress

Program director, Paul L. Stagg

Associate program director and administrative assistant, Elizabeth J. Miller
National staff representatives to give regional oversight:

Elizabeth J. Miller, Council on Christian Social Progress
Co-opted staff from Division of Evangelism:

Joseph D. Ban

Richard M. Jones

Paul L. Stagg

Donald F. Thomas

Others are to be co-opted by J. W. Thomas through consultations with national agencies who have staff appropriate to the assignment. The total number of regions will remain the same as in BJA II and III.

EVANGELISM AMONG CHILDREN AND YOUTH

The Division of Evangelism is concerned jointly with the Division of Christian Education for evangelism among youth and children. Reports from the directors of work in these areas are given below.

YOUTH EVANGELISM

by KENNETH E. PETERSON, *Director*

Much of the work during this past year has been related to the activities and field promotion of BJA II and in the preparation of materials including the writing and editing of *This Youth Can Do*.

One of the meaningful experiences of this year was the staff (Division of Christian Education) Spiritual Renewal Retreat. Members of the program and clerical staffs, and their wives participated in this three-day experience in the spring. The Retreat was patterned on the Spiritual Renewal Seminars and resulted in more understanding between persons and a better approach to our common work tasks.

Leadership was given in youth conferences at Green Lake, Wisconsin. Young people are thinking deeply about what is demanded of them—not by others, but by their acceptance of the Lordship of Christ. They are seeking to discover the meaning of the challenge to discipleship, and how to share this with others.

The Evangelism Conference provided practical experience in the conduct of groups to explore the witness of the church in the world.

Three traveling Baptist Youth Fellowship Discipleship Internes have been on the field during the past year after an intensive training period at Green Lake.

EVANGELISM AMONG CHILDREN

MARGARET L. CRAIN, *Director*

Two new regional missionaries joined the staff during the year, bringing the total to four who serve the Convention in the program of Winning the Children for Christ. Some of the director's time has been given to observing and counseling the staff as a whole on field problems, and to the orientation and training of the new staff members.

The entire program of evangelism among children has undergone study and evaluation in the light of insights which are emerging from the development of the Baptist Jubilee Advance. As a result, decisions were made to rewrite the leaflet, *When Your Child Joins the Church*, and the booklet, *Every Teacher's Business—Evangelism*; and to hold a consultation early in 1961 on the whole program. In connection with the development of church-in-world study groups as a part of BJA III, the Department of Children's Work undertook to engage Dr. Reuel Howe in the writing of a resource book for parents to be used in their groups. It is entitled *Herein Is Love*.

This has also been the year in which the full strength of the Division staff has been directed to leadership in the BJA Second Year. In the director's assigned area a constant round of BJA II and BJA III meetings have been held in Ohio and Michigan. Staff members have had a deep sense of satisfaction in this work, for people show readiness for a new interpretation of evangelism, and eagerness to think new thoughts. They particularly respond with enthusiasm to the invitation to express how they feel about their own faith and about their desire to chart new courses for themselves. They are ready for the new emphasis on vocational evangelism and are prepared to accept the idea of church-in-world study groups. In areas where pilot projects have been carried on people are enthusiastic.

Although the program of Evangelism among Children is centered in the Department of Children's Work of the Division of Christian Education, a close working relationship exists between the Department of Children's Work and the Division of Evangelism, in terms of attendance at staff meetings, contribution to the development of the BJA program, and utilization of the resources of the Division of Evangelism staff.

CONCLUSION

In retrospect, one can say with conviction that 1960 has been a dynamic and fruitful year. The radical reformation which must be experienced if the organized church is to fulfill its nature and task in the world in this era, seems not impossible in the dealing of God with man and with his church.

DIVISION OF CHURCH EXTENSION AND EDIFICE FUNDS

LINCOLN B. WADSWORTH, *Secretary*

WESLEY DIXON, *Administrative Associate*

In the year 1960, the Division of Church Extension and Edifice Funds has achieved many measurable milestones as well as immeasurable results evidenced in more effective total ministries.

Church extension has become increasingly expensive. The building counsel services of the Division have become better known and are, therefore, in greater demand. Capital fund-raising totals for the year increased approximately 50 per cent. More money was loaned to churches during the year than the total amount of all loan funds of a decade ago. The American Baptist Extension Corporation came to a real measure of maturity during the year as more and larger amounts of money were loaned to ABEC.

CHURCH EXTENSION

Church extension establishes new churches in high potential communities with the aid of the Home Mission Societies, state conventions, city societies, local associations, and individual sponsoring churches. The Societies help in the selection of the areas, the conducting of surveys, the selection of leadership, and the financing of church sites and buildings. The new churches are expected to become self-supporting within a five-year period. They normally assume the additional 20 per cent or more of the denominational support each year. The record of these churches for 1960 was good. While the churches were receiving denominational aid, they gave liberally to the unified budget. During 1960, the Societies' average support was \$681 per church, and the average amount contributed by each church to the unified budget was \$690.

The work in church extension must continue. With the rapid growth and shifting of population, American Baptists must give primary attention to giving assistance in the establishment of new churches to meet growing needs. The denomination must

think in larger terms. The new church today needs a minimum operating expense budget of \$10,000. The site should be from three to five acres and may cost from \$10,000 to \$40,000. The first church unit should seat at least 160 persons in the worship area and may cost from \$50,000 to \$100,000. Fully-directed capital fund campaigns must be conducted early in the life of the church, preferably before the building is constructed, to undergrid the increasing costs. Even so it is often impossible for the new church to meet its financial commitments without considerable outside aid. The denomination is far too short of funds to provide enough for the church. Increasingly, therefore, it is essential that an established church should sponsor the new church, providing whatever assistance the new church cannot provide by itself.

During 1960, the Home Mission Societies participated in the salaries of 155 church extension pastors. Twenty-four churches became self-supporting on January 1, 1961. Many of the earlier new churches, after coming to self-support, went on to become leading churches in the denomination and helped to sponsor other new churches.

The following is a statistical picture of an Ohio church extension church at the end of its fifth year. Its capital investment had amounted to over \$155,000; it still owed \$84,000 which was being amortized by over \$13,000 each year; the operating expense was budgeted at \$11,000; and the unified budget contribution was over \$3,600. The budget for 1961 included \$22,200 for capital expenditures, \$16,674 for operating expenses, and \$3,680 for the unified budget, or a total of \$42,554. Its membership had increased approximately 20 per cent each year; it now has 303 members. During the year 1960, the church received 61 new members and lost 33. An average attendance of 183 had been attained at the worship services and 137 at church school. Although this church may not represent the "average" church extension project, it shows the growth of one church toward self-support. At present, this new church is so crowded in every respect that it earnestly seeks means of achieving the second phase of its building program.

During 1960, there were a number of advances in church extension. On June 13 and 14, a conference of Church Extension directors was held on the campus of the Colgate Rochester Divinity School. The Division gave leadership in the production of the film, "A Church Is Born," a forty-five-minute color and sound moving picture which presented the challenge of sponsorship for church extension. In cooperation with other leadership from the denomination, the Division produced the music kit, "A Good Music Program for the Small Church," providing a fifty-four-minute tape of music training, an accompanying booklet, ten church anthems, and a book of choral responses.

Over 100 attended the Western Church Extension Conference at the Berkeley Baptist Divinity School, July 11-15, and 160 attended the National Church Extension Conference at Green Lake, Wis., August 3-10. Fifty-two of the latter were children.

HAWAII

The year 1960 was eventful for American Baptists in Hawaii. Three church buildings were under the process of erection during the year. The style of architecture was well adapted to the Islands. The amount of space provided was much greater than anticipated. The cost was kept moderately low. A large proportion of the work was done by servicemen in their off-duty hours. The one negative aspect of the work was the continual delay in the procuring of materials. At the end of the year some of the roof decking had not yet arrived. Every effort was being made, however, to secure the remaining materials and to complete the buildings.

During this year the American Baptist Fellowship of Hawaii was established with the following officers:

Moderator—Rev. James Ledbetter—First Baptist Church, Honolulu

Vice-Moderator—Mr. Earl Johnson—First Baptist Church, Windward, Kailua

Secretary—Rev. Melvin Walter—First Baptist Church, Ewa Beach

Treasurer—Mr. William Gabe—First Baptist Church of Pearl Harbor

With this organization it is no longer necessary to work with each church separately, for the Fellowship can help in such matters as the planning of itineraries and the selection of representatives to the American Baptist Convention and the Southern California Baptist Convention.

Dr. Harold L. Fickett, Sr., the first pastor of the First Baptist Church of Pearl Harbor, retired; and Rev. Carl G. Jennings of Southern California was called to this pastorate as of November 15, 1960.

The newest American Baptist Church in Hawaii is the First Baptist Church of Ewa Beach which was organized in the fall of 1959. During December, 1960, this church reported an average church attendance of 99, with a record attendance of 141 and an average church school attendance of 228, with a record attendance of 251. The people of this church contributed approximately \$900 to their church during December.

BUILDING COUNSEL

The organization of the building program is of vital importance to every church as it plans to build. A recommended pattern for procedure has been developed. The church writes to this Division asking for help in its planning. A return letter includes the following materials: mimeographed instructions about the organization of the program, two church building analysis forms, a list of materials available through the Division and an order form, an explanation of the service of the Division in reviewing preliminary drawings for the local church, and a church agreement on which the church may request an on-the-field building counsel conference by one of the building consultants of the Division. After the church has organized its Building Council, studied the materials, and made a survey of its needs, it usually asks for a building counsel conference which is normally scheduled by the consultant nearest the church. In the conference the consultant goes over each step of the building program with the Building Council, answers questions and makes further suggestions to the Council.

These conferences were in constant demand during the year. Sometimes the requests came from small rural churches and sometimes from large city churches. Sometimes a member of the State or City Staff would be present and sometimes not. Several area conferences were held, including one conference for leaders from an entire state. At times, as has been the custom in the past, Canadian Baptists asked for help in this field and one such conference was held as far away as Wolfville, Nova Scotia.

We still receive requests for short-cuts in the building program. Often the church seeks to avoid paying for the services of an architect. When this procedure is followed, the results are generally costly and disappointing. There are many requests for stock plans for local churches. It is difficult for local leaders to realize that each plan should be drawn to meet the needs of a local area and to care for the special provisions required by that area or municipality. On request, however, the Division does provide blue prints of minimum-sized, usable baptistries. Such blue prints were developed because many churches have built baptistries that are too short, too narrow, too shallow, or too deep.

CAPITAL FUND RAISING

The year 1960 was the best year thus far in capital fund raising. The seven full-time directors raised a total of \$4,681,199 in 76 campaigns, and in 23 different states, including Texas. The largest campaign raised \$262,400 and the smallest \$10,706.

The total amount raised exceeded the total of the goals by \$336,199. The cost to the churches for this service was only 1.6 per cent of the total amount raised, the average cost per campaign was \$980. The average raised per campaign was \$61,594.

For the first time, the fees charged for campaigns exceeded the cost to the Societies for maintaining this program. However, we have not included in the cost any amount toward the salary and expenses of the administrative associate of the Division, who gives a large share of his time to the program. Neither have we included the publishing of the manual or office and secretarial expenses. For the Division, capital fund raising is strictly non-profit: not a business, but a service.

Spiritual results, in addition to the financial, continue in the campaigns which have proved to be programs of great benefit to a local church, either new or established.

For a little more than half of the year, we had six directors, and then on August 1, the Rev. Richard C. Shanklin joined the staff. Mr. Shanklin came with many years of pastoral experience, as well as two years spent with the Council on Missionary Co-operation in the CHEC program. He lives in Clearfield, Pa., and, not having an assigned area, will direct campaigns all across the Convention.

Last summer the Capital Fund Raising Manual was revised and 1,000 copies were mimeographed in our office. The supply of manuals now on hand will last approximately two years.

The trend in this program is toward flexibility in the time which the directors spend on the field in individual campaigns. In 1960, the first six-week campaign was held. This campaign was in a large church and would have been difficult, if not impossible, to complete in three or four weeks. The Division is now prepared to schedule the time for campaigns according to the size and needs of the churches requesting Division leadership. The time for an individual campaign, therefore, might vary from ten days to six weeks.

CHURCH EDIFICE LOANS

With the establishment of The American Baptist Extension Corporation in 1959, it became necessary to give careful consideration to the development of further policies in regard to church edifice loans. It was decided that the policies for church edifice loans from the Society would be nearly the same as for ABEC; for if otherwise, the individual church would normally ask for the loans that had the easiest terms. It was also decided that it would be the policy not to loan to the same church from both the Society and ABEC; since, otherwise, the church would likely get what it could from one and then obtain an added amount from the other, defeating the policies of limitation. The Society, along with ABEC, has moved more and more into the first mortgage field, recognizing that a church may be slow to pay its denominational second mortgage if it has a commercial first mortgage. The interest rate for new loans of the Society, and ABEC in 1960 was five and one-half per cent. Large first mortgage loans were to be repaid over a ten-year period in constant monthly payments of \$11 for each \$1,000 borrowed, except that the new church might borrow money for 12 years, paying only interest during the first year, and then \$10 per month for each \$1,000 borrowed during the last 11 years of the repayment period. Preference, however, was generally given to churches that could repay in a shorter period of time. The maximum first mortgage loan to a church was

\$75,000; but, because of the great demand for the limited funds available, preference was given to the requests for smaller amounts of money. Second mortgage loans, not to exceed \$25,000, were generally made with the provision that they be repaid within a three-year period in constant monthly payments of \$30 for each \$1,000 borrowed.

During 1960, the Society, and ABEC, voted 102 loans totaling \$2,324,234 for an average of \$22,786 per loan. During this period, \$2,047,023.74 was disbursed on loan commitments for an average of \$170,585.31 per month. During the year, the churches repaid to the Society \$1,145,438.53, and the churches and institutions repaid to ABEC \$218,563.39 for a total of \$1,364,001.92, or an average of \$113,666.82 per month. In December, the last \$800,000 of the Churches for New Frontiers line of credit was withdrawn from the New York Trust Company. Also, during that month, the third \$300,000 payment on this loan was made, leaving a balance unpaid of \$2,100,000.

On December 31, 1960, 687 regular loans were outstanding, 123 of them in Latin America and 564 within the United States. The loans in Latin America had an original value of \$726,550 with unpaid balances totaling \$556,703.87. The loans in the United States had an original value of \$9,702,863.78 with unpaid balances of \$7,395,690.81. The unpaid balances of these two groups of loans totaled \$7,952,394.68. In addition to these 687 regular loans there were 372 contingent mortgages and Christian Center agreements making a total of 1,059 accounts.

Some of these churches were slow in repaying their loans and during the summer and fall of 1960, a special effort was made to get the churches to catch up on their payments. Some have now repaid accumulated interest; others which were making less than the called-for monthly payments have become current on the amount of payments each month; still others have also paid up their back payments. A few of the churches have refinanced their loans at current rates of interest in order to avoid being delinquent in their payments. Most of the churches, however, have kept up on their payments often at great sacrifice. Although the constant monthly payment practice has been challenged a few times, because of the great demand it makes upon the church in the early years of the loan, it has generally been accepted as the best method because it does not call for future adjustments. A number of the churches would like to have longer repayment periods; but with the limited funds available and the need of the local church to build a second unit, it is normally recognized that the short term loan is the best solution.

DIVISION OF CHURCH MISSIONS

PAUL O. MADSEN, *Secretary*

HARVEY A. EVERETT, *Administrative Assistant*

We have ministered in our history in many places. But history and a need of fifty years ago is not necessarily a reason for continuing the ministry today. In 1960, the staff of the Division of Church Missions sought earnestly to examine its institutional patterns to be sure that they were helping rather than hurting the work. Institutionalism does have its positive factors in stability of enterprise, prestige of leadership and other advantages. This continuing examination had to happen because of the many emerging needs of a new type and a new dimension. To cite but one as illustration: Many people are moving from crowded urban areas into the peace and tranquility of the countryside. When they arrive, however, they want the advantages of the city with sanitation, garbage disposal, supermarkets, mail delivery, with all of the conveniences of the country as well. Obviously, conflict is built in from the beginning. The church can become a victim of this tension and conflict, or

if properly understood it can relieve the tension by preparation of the resident as well as the newcomer.

A second reason why the Division has sought to break out of some of the pattern of institutional rigidity lies in the fact that the unthinking acceptance of the pattern of the past can be deadening. The slow pace of yesterday may not fit the jet age. In many churches Sunday evening is a time for youth activities, but if the church is located where most of its attendants must come by car, parents tire quickly of making two round-trips in an hour or so. Churches quickly find that they must plan for the whole family.

A third reason why we have sought vigorously to understand our ministry and to find new ways of the proclamation of the gospel lies at the very heart of missions. The role of the missionary has always been that of the pioneer. He goes to those who are not being reached, to begin Christian work. He leads the church rather than follows it.

A fourth factor that has led us to re-evaluation lies in the inflationary cycle of our day. Buildings erected forty years ago may cost more now to repair than they cost originally to erect. And if they are repaired, they may still very well be completely inadequate for present needs and programs. A question we have frequently asked is, "Must there be a building for this program?" It has meant, for example, that today we have fewer administrative units of Christian Centers but more fields of work. Instead of having a building and an administrator for each field of work, the Director may supervise as many as a dozen fields of work. Other buildings may be available for mission work without the Mission Societies being placed in the position of having to erect and maintain them.

And this has led inevitably to a fifth premise which has made us examine our 128 years of institutionalism to see if it is still effective. Basically, the church of Jesus Christ is people, not a building. This statement, made so easily, is frequently accepted as easily without understanding all of the implications. Over the years various accretions to our churches have appeared in traditional ways of doing things. We have asked many times, "Is there a reason for this committee to be continued?" We have asked, "Has this mission field fulfilled its mission?" Again an example: The Monos of California have dispersed and our once needed ministry among them must now take on a new form for they are no longer in a colony. Or again, a Town and Country mission field, once vitally needed, may now find itself in a declining population area because of the increase in the size of acreage needed for productive farming. There is still a ministry but its scope, method and object must be understood afresh. Still we serve people who have needs, though the buildings may disappear or be moved.

Sometimes the staff has grown weary in facing so many changes that are thrust upon us. It would be good if occasionally we could repeat some experience of yesterday and find it still had validity. But increasingly each day brings fresh problems whose dimensions even now may be only dimly sensed. The Indian people are leaving the reservations with the encouragement of government. The Negro people are moving from the South because of prejudice and segregation. The young people are leaving the farms because of the high cost of machinery, essential to begin farming. As one begins in one small area to minister to this changing population, suddenly new areas open up. Spanish-speaking people are located in the majority of the northern states. Today many American Baptists, who want to remain American Baptists, are in the South. Today large groups of Indian people are in Chicago, Minneapolis, Detroit, Cleveland and they wish to continue their Christian relationship. But to bridge the gulf between their way of life yesterday and today means teaching them

to shop in a supermarket, to find one's way in a complicated transportation system, to find housing that is adequate, and to find a way of living that is comfortable. Christian Friendliness started its service more than forty years ago in a concern for the immigrant from Europe. But many of the skills and techniques learned then for one group, apply today to migrants within our nation. The Juvenile Protection Program, originating in the immediate postwar era of 1945, today is faced with a far larger challenge with more delinquent youth because of the tremendous increase in working mothers, among other reasons.

Increasingly, staff that used to be able to work in its own specialized area is now learning that people move so fast and into so many unexpected places that the institutional patterns of work of yesterday simply do not fit. Thus staff has had to become more flexible and more interdependent, working increasingly as a team, each member of which developed a specialized knowledge as his share of the team responsibility. Christian Centers serve all people. Carl Locke, as national director, must know the skills needed in Christian Center work, but it is good to be able to turn to resource people on the staff who spend their mission service working among Negro, Indian, Spanish people. E. B. Hicks, Glen Bradford, or Adam Morales then become resources to Mr. Locke as he faces special cultural problems of a migrating group.

Budgets must also be flexible for these emerging needs between program areas. And in 1960 some badly needed mission projects became most difficult to assign for administration because the new field cut across many administrative lines that had been previously established. Institutionalism, however, cannot be a bar to evangelism, and staff has been willing to be flexible in meeting these new needs. This does not move smoothly, as is readily obvious. There have been obstacles to this flexibility which seems to be demanded. People are human and they do like the security that comes from an established pattern.

We have found some difficulty in recruiting missionaries. The pressures of our day on youth are toward conformity. The radical who dares to depart from the standard is made to feel the social pressure of the gang or the school or of society. Yet missions on the frontier demand the nonconformist, who is willing to be creative and be a little different and to ask "Why?" Some missionary candidates have visibly retreated when they have understood this. Some have literally asked to be put into a staff situation where someone else will make the decisions.

Many critical decisions have sometimes been postponed waiting for a committee to decide. Unfortunately, some decisions cannot always wait, and sometimes a committee decision is made at the level of the least informed who may be more vocal. There are vested interests which have kept us from doing our best job of evangelism because buildings might be damaged, or people might be offended, or positions of responsibility might be threatened. What a tragedy when a church dies in the midst of great unchurched populations simply because the church by tradition has been white and cannot accept the black people who have come in. Evangelism has been stopped by the history of the past. What a calamity in the sight of our Lord when a youth caught in thievery can find no place in the church "because he might taint our youth." There were three crosses on that hill and Christ remembered the other two.

Obviously, therefore, a major obstacle to the achieving of a dynamic, vital and gripping faith lies in seeking short-term solutions rather than solutions which are good planning for several decades to come. Too often we have looked at the church in the light of our needs and of our desires rather than the desires of Christ who

looks not at a day or a year but at a century. We are not ministering for today alone but we are building foundations for the year 2000 and beyond.

What then have we sought to offer as solutions?

We have sought for a dedicated, committed personnel, who honestly understand the call of Christ upon the cross who was rejected and reviled by men. The mood of the day has been to offer the comforts of Christianity. Christianity also costs. Martyrs of other centuries knew this. People of other lands today know this. Men of other faiths in our day know that faith can cost. So must the Christians of the United States who sometimes have become the victims of our affluent society rather than the victors over it. More rigid requirements for personnel have been instituted. More training is being required, for if missionaries are to be leaders they must be broadly conversant with a number of fields in order to work adequately with leaders in secular fields. A man who is ill-trained, little-read, and indolent in habits will not be a spiritual leader for a man who builds rockets, or is in an atomic lab, or flies a jet. Long-term people are being sought. If one is a seeking person and has not found his field of commitment, there is a place for this person. But if a person is simply drifting to find a spot in which to work, there is a question whether we can afford the time and energy to help him find his spiritual reason for being, so that he can in turn help others. If a person finishes school and seeks mission service but still has more questions than answers, then he is not ready for assignments demanding a mature, rounded faith. Some missionary candidates are accepted as Internes that staff may guide them in their formative periods and provide for them field experiences which will lead them toward this maturity. Even for the seasoned missionary there must be times of renewal, and so in-service training at Rural Church Center or in sabbatical study must be basic. Conferences of workers in similar fields must be held, that there may be a sense of kinship and common purpose in work that goes across state and even national boundaries.

This has also meant a sharpening of criteria by which fields of mission work are accepted. I use the word "accepted" advisedly for there are more requests for help than budgets and personnel can accept. Obviously, therefore, it becomes mandatory to be certain with so many doors being opened, that the door be entered which may bring the most fruit for Christ. Human error can and does enter in. But the staff has sought for its best combined wisdom and then has put the decision in the hands of God, trusting and believing that he can do with it more than staff ever can.

Some fields, as they have become less productive simply because of fewer people to serve, have been cut off. This has not been easy, as this report records. But again, if there are only so many dollars to be sent in the form of missionaries, they must go to the fields where lives may be helped the most. These may not always be the fields which will be most productive numerically. They may be fields that are completely amoral or even immoral where there is no spiritual guidance whatsoever. They may be hard fields with years of labor for low returns numerically, but where leadership may be built over a decade and a community turned in its destiny by dedicated servants of the cross. If Judson had never gone to Burma . . . if Peck had never ventured West . . . returns did not come quickly but again foundations were laid that over the long years did bring returns. Missionaries must be willing to work in the hard places of low return and this requires a special dedication and patience on the part of the missionary. Fields must be worthy of support, even if immediate results are low. Some ground is stony, some is thorny and some is immediately receptive to the seed.

If a few more words can be added, therefore, before we move into the detailed

reports, let me say we have sought for creativity and flexibility. We have not always looked for success as the world sees it, but rather service as God sees it. On Good Friday, most thought Jesus was a failure. On Sunday, some sensed that he had triumphed, but it took centuries for some to know the triumph and even today, 2000 years later, not all do.

One does not communicate this kind of philosophy or sense of mission quickly in a hurried conversation or even a day of conversations with committed Christian people. It can and does come out of selfless hard labor in service among the lost, the hungry, the naked, the imprisoned, the ill.

As you read now the specific program reports, we hope and pray that you will catch the spirit of Christ and his way which is bound up in these printed words that tell of our areas of service and of our defeats and victories in the year 1960.

Although much of the assistant's time is spent in aiding the secretary with the administration of the total Division program, some items must appear here for the record. A considerable part of 1960 was spent in laying plans and preparing materials for the Convocation on the Mission of the Church to be held in January, 1961. The assistant was coordinator for the Convocation and collaborated with those responsible for the two basic studies for it, namely: *The 1960 American Baptist Census*, a study of 6,227 American Baptist churches and their communities, and *Meet Mrs. Jones, Typical American Baptist*, a study of the characteristics and beliefs of our American Baptist church members.

In addition to these assignments he found time to write a book, *The Future Won't Wait*, produced by Friendship Press for the interdenominational missionary education study in 1961-62 on the theme, "Churches for New Times."

The assistant reported that this Division was related to 217 persons under missionary appointment at one time or another during 1960.

DEPARTMENT OF CHRISTIAN FRIENDLINESS

JEAN LEE LUCKEY, Secretary

MATTHEW R. GIUFFRIDA, Field Representative

Not only has this department extended a Christian hand to strangers and those in need within this land, but, increasingly, reaches out to the whole world.

Miss Luckey became secretary for the department in July, upon the resignation of Miss Bernice Cofer.

Working with the staff are seven area missionary directors of Christian Friendliness. Miss Luckey and these directors with officers of the National Council of American Baptist Women have demonstrated the technique of Group Conversations initiated by Miss Bernice Cofer, a program procedure to break down barriers between persons in state, association, and local church gatherings.

One of the continuing efforts of the department is to promote interracial understanding, integration and fellowship in church and community. Christian Friendliness workers make it possible for city children to vacation in the country and for Indian American children living on reservations to visit towns and cities. Newcomers to cities, among whom are Indian Americans from the reservations and mountaineers, are helped to adjust to strange surroundings. Classes in English are held for the foreign-born. International guests and college students including students from the newly independent Congo, are welcomed to colleges, churches and homes of American Baptists and National Baptists. Many of them enjoy special sightseeing holiday trips.

The department cooperates with other denominational groups in a ministry to migrant workers.

Mr. Giuffrida, field representative with special responsibility for the international relations program, directs the denominational resettlement of refugees in the United States. From 1948 to the end of 1960, 7,970 refugee persons were sponsored by the Societies through this department. In 1960, 479 persons were sponsored. During World Refugee Year (July 1, 1959 to June 30, 1960), 521 persons were sponsored.

In the winter of 1960, Mr. Giuffrida made a survey of the current refugee problem in Europe for Church World Service, visiting seven countries. He has said, "As long as there are totalitarian regimes, the refugee crisis will remain a permanent emergency."

The department supplied information concerning procedures for adopting overseas orphans, working closely with other qualified agencies.

This department administers American Baptist participation in the program, "International Christian Youth Exchange" for high school young people. For American Baptists, 1960 was "a year of firsts." For the first time, young Christians from our churches are in other countries (one, in Germany; the other, in Sweden); a Caucasian American Baptist family is host to a Negro lad from the Republic of the Congo; a Caucasian teenager from France is residing in the home of Negro American Baptists in Cleveland, Ohio; a Negro American Baptist student is a member of a Caucasian Baptist family in Sweden. Eleven teenagers are participating in the 1960-61 program. Through participation in such a Christ-centered project, woven into a year of study, young people are expected to increase their acceptance and support of other people.

Now under the supervision of the department are special missionaries who in various parts of the country minister to the deaf, to those living in trailer parks, to seamen, to the Jews, Chinese and Russians.

Great is the company of volunteers who aid the staff and area directors in this widespread Christian ministry.

DEPARTMENT OF CHRISTIAN MINISTRY TO SERVICE PERSONNEL

A. RAY APPELQUIST, *Secretary*

JOSEPH A. HOWLAND, *Field Representative*

The young men who went into military service in 1941 now have sons who face similar decisions. A whole generation has been molded by the grim events of our time. There is no sure prospect that this military necessity will be lifted from us in the near future.

We have counseled with many churches and individuals this year regarding the preparation of their young people for an obligated period in the Armed Forces. The relatively low draft quotas and the generous provisions for educational and other deferments make it possible for some young men to postpone or avoid service. The number of volunteers, however, is unprecedented for a period other than war. Admittedly, many volunteer mainly to control the timing of their entry upon active duty and the selection of the service of their preference.

Even those young people who are not in service need to know the various options open to them. We are anxious to have our youth make an informed and responsible decision in this important area. To this end we have distributed several hundred booklets and other pieces of helpful literature.

Because our denomination historically has emphasized the right of conscience, we have advised and assisted a few young men who are conscientious objectors to participation in military activities. If they do not secure an educational or other

deferment they perform some approved type of alternate service, humanitarian in character, for a period of two years.

We have continued our support of servicemen's centers and programs in the following locations: Ayer, Mass.; Caribou, Maine; Colorado Springs, Colo.; Newport, R. I.; Rantoul, Ill.; Pearl Harbor and Honolulu, Hawaii; and, cooperatively, in several locations in the Far East.

More than 150 American Baptist chaplains have been on active service this year and several have been alerted for duty in 1961. In cooperation with the denomination's Committee on Chaplains we have administered the program of support activities for our chaplains. This involves correspondence with and interviewing of many candidates. Periodic visits are made to seminaries to present the challenge and needs of the chaplaincy. We maintain a close relationship with all chaplains on active duty and those currently in the civilian Reserves by a program of regular visitation and through the pages of a bimonthly newsletter.

Each year, on the eve of the annual meeting of the American Baptist Convention, we conduct a two-day Chaplains' Retreat. Dr. Bernard Ramm of California Baptist Theological Seminary was guest speaker at the Rochester Convention.

The Chaplains' presentation at the annual meetings was shared with the Institutional Chaplains of the denomination under the direction of Dr. Osgoode H. McDonald. The display booth at the convention auditorium depicting the work with service personnel was well received. Several hundred individuals stopped for consultation or took selected pieces of literature.

In December, the Rev. Joseph A. Howland completed his first year as field representative for the department. He has spent most of his time in getting acquainted with some 200 Reserve and Civil Air Patrol chaplains. His fine work and excellent spirit make him a valuable colleague in this ministry.

To see our own ministry in proper perspective and to make it more effective, we share with other denominations in work which we could not do alone. The National Service Board for Religious Objectors receives an annual contribution from us. The Cooperative Committee on Servicemen's Centers in the Far East faces a task of vast scope in areas of non-Christian culture. We have a part in the support and committee work of this group. Our major cooperative commitment is with The General Commission on Chaplains and Armed Forces Personnel. Through this agency the Protestant denominations of the United States can come together for deliberation in matters that affect the moral and spiritual life of our Armed Forces. Opinions and presentations from this group are respected and solicited by the government. Three representatives from the American Baptist Convention are active in the work of The General Commission and we carry our pro rata share of its administrative costs.

The molding influence of our large military establishment is beyond question. We must continue to show concern for the youth of our nation who face the decisions and experiences of life in the Armed Forces.

ALASKA

LEO L. SCHLEGEL, *General Missionary*

People have responded to the call of Christ and have deepened their relationship to God and his Kingdom in the 49th state in 1960.

Nine of our missionary appointees resigned or were transferred to other home mission posts during the year. One went on study leave. A new assistant pastor arrived at the First American Baptist Church, Anchorage, to aid in that growing

church which celebrated its first anniversary in 1960. New pastors started work at Kodiak Community Baptist Church and at Cordova Community Baptist Church. Five houseparents resigned at Kodiak Baptist Mission. With staff shortage, fewer children could be given a home. Two newly-appointed houseparents arrived before the end of the year.

Cordova Community Baptist Church and Christian Center burned to the ground on July 4, the pastor and his wife and two national BYF internes barely escaping with their lives. After careful consideration, plans were undertaken by the end of the new year for a new building on the same site.

The "Evangel," based at Ouzinkie, with its missionary pilot continued to visit the remote villages in the name of Christ, and began a year-round ministry.

Some members of the Alaskan mission staff participated in the Alaska Council of Churches' all important conference on "Churching Alaska Cooperatively."

Summer camp sessions were held at the Baptist Camp on Woody Island. With the leadership of two national BYF internes from Washington and Southern California community surveys were made, and 284 children were reached in vacation church schools held at all four mission fields.

BAPTIST EDUCATIONAL CENTERS

E. B. HICKS, *Director*

In order to offer opportunities in education and Christian leadership to the metropolitan-based Negro population, the Home Mission Societies sponsor 11 Educational Centers in various cities. One other Center is sponsored by a state convention. In many cases Negro families have moved from areas where there was little chance to gain an adequate education. The wide variety of courses and services offered by a Center allows a purposeful man or woman to "catch up," and, at the same time, to participate in a Christ-centered community. The American Baptist Convention and the National Baptist Convention, Inc. cooperate in this Educational Center work.

In 1960 the Western States Missionary Baptist Convention of Colorado, Utah, Wyoming and Idaho, together with the Colorado Baptist Convention and the Societies, pioneered in supporting an Educational Center worker in Denver, Colo. The Rev. Robert A. Bryant, in the first six months of his work, lifted the level of National Baptist churches in this four-state area. One of the achievements in Denver was a leadership training school for which 100 persons enrolled. The school was taught by an integrated faculty.

The director accepted the challenge of the Missouri Baptist Convention's Committee on Missions to help Missouri develop an inclusive fellowship throughout the state in local churches and dually-aligned churches.

Another request came from the Inter-Convention Committee on the Negro Baptist Ministry to set up procedures for enlistment or recruitment, training, and placement of Negro ministers across the nation in American Baptist Convention and National Baptist Convention churches.

The director was instrumental in drafting a statement clarifying the Societies' lifelong interest in the education of the Negro and continuing concern that all people of the nation receive equal treatment, whether it be at a lunch counter, voting place, or in a classroom.

Mt. Zion Baptist Church, Newark, N. J., a Negro American Baptist church, made the first step toward becoming a racially inclusive church. A Caucasian associate pastor was called in April through the cooperation of the Societies and the New

Jersey State Convention. This church stands on a borderline between Negro and Caucasian communities. Mt. Zion Church is one of eight denominational and inter-denominational racially inclusive churches or parishes now a part of our Educational Center Work.

The Societies loaned money to the Second Baptist Church, a National Baptist Convention church in Junction City, Kans., to organize and build. A fund-raiser was sent from the Societies to head their campaign. The church then called in the Educational Center director to preach the dedicatory sermon for the new building. This action shows what can be done through willing cooperation.

Plans proposed for a new Educational Center building, and a site were examined in Phoenix, Ariz., where, it is hoped, such a center and program will help unify the Baptist forces of the state.

A quest to find a pastor for the Washington Park Baptist Chapel, Seattle, Wash., a racially inclusive church, was successful. A missionary pastor was found for the Highlands Baptist Church, Portland, Ore., who is doing the needed inner-city work.

Finis H. Austin resigned as director of the Educational Center in Pittsburgh.

The director reports that 1960 was one of the greatest years in the area of Baptist educational work. It was also a year "on Calvary" for him, in the untimely death of his wife and helper, Effie Mae, in October.

CHRISTIAN CENTERS AND JUVENILE PROTECTION

CARL D. LOCKE, *Director*

ELIZABETH A. SNODGRASS, *Field Missionary in Christian Centers*

RAY L. SCHROEDER, *Field Director of Juvenile Protection*

Both Christian Center and Juvenile Protection programs are deeply involved in the changing and growing areas of the Mission of the Church so that they can never remain still or tranquil. The year 1960 was no exception.

At the end of 1960, there were 30 Christian Centers in which there were appointed missionaries, two Christian Centers operated by locally appointed workers, and four centers involving seminary students as workers for a total of 36 separate fields. These 36 fields, however, are working in many additional neighborhoods. This is, therefore, an expansion period for the Christian Center ministry.

Ten new Christian Center missionaries were appointed during the year. Fourteen missionaries resigned or were transferred from one Center to another. At the end of the year there were vacancies for five, including two directors, one boys' worker and two children's workers. This represents a more favorable vacancy situation than in other years.

The increasing challenge is that the fields are requiring a higher degree of training and experience than ever before. Accompanying this need is the necessity to increase salaries of Christian Center missionaries. With the cooperation of the staff and various city and state secretaries, together with local boards, a more equitable salary basis was worked out, to become effective in 1961. More funds will have to be received to increase salaries to reasonable levels.

A study made in 1960 indicated that a minimum of \$1,200,000 is needed for basic repairs, replacement and remodelling of Christian Center buildings. Milwaukee Christian Center is seeking to raise \$300,000 for a new building at a new site. The present building stands in the path of a new highway plan. East Side Christian Center in Indianapolis needs replacement because its present building is riddled with rats and termites. This Center may be able to share with Brooks House at Hammond and with other Indiana projects in a capital fund drive which has been requested. Needs

are great at Weirton, W. Va.; Campbell, Ohio; and Cleveland, Ohio. The United Christian Centers, Sacramento, Calif., completed an addition to their newly purchased Lincoln Unit, making a first-class center building. Rankin Christian Center, Pittsburgh, Pa., has been aided by the Community Fund. Shared by City Society and the Home Mission Societies, proceeds from the old Heath Christian Center property made possible major remodelling of Bethel Christian Center in Boston. The same kind of sharing enabled remodelling at South Chicago Neighborhood House.

In 1960, counsel was given in six areas requesting the establishing of the Christian Center type of ministry. These requests become local projects conducted by individual churches with assistance and counsel from the state convention or city society and the home missions staff.

There is no limit to the number of Christian Centers we might have, except in resources of workers and funds. We must, therefore, find ways of expanding the ministry of our churches so that they accept their own neighborhood and every individual in it as their parish responsibility. Better ways must be found to recruit, train and supervise volunteer leaders to accomplish the task.

Juvenile Protection Program

In cooperation with the state conventions and city societies and social agency referral services, 198 boys and girls between the ages of 11 and 14 were given a "Christian chance" in Junior Citizens' camps in seven locations. Approximately 118 of these children made decisions which will result in their making a better adjustment to life and society. The camps in 1960 were held in Northern California, Arizona, Montana, Kansas, Illinois, New York and Philadelphia. Says Director Ray Schroder, "We need to recapture much of the missionary emphasis of the program and realize that, although it is a part of a state's camping program, it is more a part of the state's missionary enterprise bringing a Christian chance to boys and girls facing more than their share of problems."

"In camp, each child learns to live in a group without insisting on his own way. Boys and girls find they can respect and understand their relationship to the adults. They discover what Christian love is, and experience the genuine interest of others in them as persons. Because this really happens, the boys and girls make adjustments which are spectacular."

A new emphasis for the Juvenile Protection Program is developing under the leadership of Mr. Schroder called, "Church Program Analysis." Plans have proceeded after consultation with leaders in the American Baptist Convention and the Division of Christian Education of the Board of Education and Publication. The program seeks to assist and encourage the church which wants to expand the outreach of its ministry in its own community and to accept responsibility for every unchurched person there. It is also designed as a "follow-up" measure for those churches which have engaged in the Societies' Church and Community Studies program. Mr. Schroder endeavors to discover the needs of the area, especially for children and youth, and the resources of the church and the community to meet those needs. Still in an experimental stage, some pilot projects were held in 1960.

Recreational Leaders' Laboratory School

A slightly lower registration of 68 at the 1960 "Rec Lab" did not dampen the active and creative spirits of leaders and participants. Church leaders and Christian Center volunteer leaders and missionaries not only were trained in recreation and craft but in the fields of group work and community organization. Plans for the

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future include a three-level curriculum for "first timers," second- and third-year participants.

White House Conference on Children and Youth

Mr. Schroder and Mr. Locke attended the White House Conference in March as the Societies' representatives. Evident was the increasing importance of the role of religious faith in programming for children and youth. Delegates realized that the volunteer holds the key to the future. Recruiting and training of those leaders is of utmost importance in the Christian church.

CHURCH STRATEGY PROGRAM

SELWYN SMITH, Director

LAWRENCE H. JANSSEN, Field Director, Church and Community Studies

GEORGE M. PARSELLS, Field Representative

JAMES A. SCOTT, Field Representative

CLAYTON A. PEPPER, Field Director, Town and Country Program

ROBERT T. FRERICHS, Field Director, In-service Training

An increasing number of churches "took a look at themselves" and their community, by engaging in Church and Community Studies. Eighteen churches in Toronto, Canada, embarked on a study under staff leadership. Milwaukee and southeastern Wisconsin took advantage of the studies. In one association a layman commented, "I never realized that statistics and figures could contain so much of Christ and the cross."

Church and Community Study Packets were used by all enrolled in the Green Lake schools for town and country and urban pastors. A carefully developed follow-up of studies was made in seven metropolitan areas. Presentations were made to the state boards of the Wyoming Baptist Convention and the Illinois State Convention of sociological, economic, population trends and religious data of the entire state.

The "Cophilany" Conference of administrators, pastors, and church leaders of Connecticut, New York, New Jersey, Delaware, Pennsylvania, metropolitan New York, and Philadelphia, continues to be concerned with developing administrative strategy across city and state lines for better service to the churches and communities. The conference elected permanent officers and authorized continued study.

The inability to communicate with pastors and churches in areas where transition and population change are bringing serious problems has been frustrating. This was true of the San Francisco Bay area and of Philadelphia. Pastors in some areas have been indifferent to resources offered in follow-up of studies. Many churches are traditionally oriented and pastors are not ready to entertain ideas and approaches that move away from the "status quo."

Five schools for town and country pastors were held at the Rural Church Center, Green Lake, Wis., and the first school for urban pastors, as a major part of the year's in-service training program. The demand on the part of churches and areas for more specialized schools is growing. Increased use of the Center was noted and more area institutes and conferences undertaken. Such in-service training is invaluable to every American Baptist pastor who will avail himself of the program. The rural and urban libraries at the Rural Church Center have been widely publicized, supported and used.

The field director of Town and Country Program is a resource person on the needs of the rural church. In 1960, for example, the director travelled to 22 states, in nine of which he met with state committees on town and country work, assisting

in planning their work. In five states he accompanied the state director of town and country work on his "rounds"; in four states he held local church program planning clinics. To numerous town and country churches he was able to suggest the use of the church and community studies technique. Leadership was given to both denominational and interdenominational conferences on town and country work.

MISSION FIELDS—Indian, Town and Country

GLEN H. BRADFORD, *Director*

JOHN A. MOLLETTI, *Area Representative, Town and Country*

The director and area representative are responsible for town and country mission fields which include Indian work generally located in town and country areas.

In 1960, an era of rapid change taking place in town and country areas, an evaluation was made of all "aided" town and country fields. Results showed that certain mission fields had completed their ministry and, therefore, were closed. Other fields strategically located for present and future ministry, even though unable to become self-supporting, were retained.

Because leadership in such fields is a key factor, appointees must be adequately trained by education or experience for this particular field. Beginning June 1, such appointees were given full missionary status. Requirements for appointment include long-term commitment to the work and a period of in-service training.

During the year, an attempt was made to spell out a new relationship for those churches formerly recognized as "Indian missions." These churches were urged to change their role from dependent missions to sister churches in the fellowship of American Baptists. The people have expressed appreciation for the invitation to grow into the total fellowship of the Convention. Lay people are assuming their rightful role of witnessing Christians. Missionaries are recognized as pastors of their church communions. The "mission" has become a church. Where a pastor serves several small churches, the field is known as a parish.

The churches of Oklahoma plan four such parishes in 1961: The Washita Parish, comprising the Wichita, Redstone and Apache churches, with Societies' new appointee, the Rev. Jimmie Lee Treat, as senior pastor; The Rolling Plains Parish, made up the Rainy Mountain Church, Saddle Mountain Church and the Elk Creek Church, with the Rev. Barry Shongo as senior pastor; The Northfield Parish, with the Rev. Louis McElhaney as senior pastor, to be composed of Watonga, Swappingback and Geary churches and center; and The Southern Parish of Brown and Deyo churches will be led by the Rev. Dan Grummon as senior pastor.

Those who are organizing the parishes see the opportunity to open new ministries in their areas on their own. Sociologically and spiritually, the day of the "great white father" type of mission is past.

Clovis Christian Center, Clovis, Calif., was closed at the end of the year. After careful study it was clear that there was no further need of such a center. There is no longer a community of Mono Indians there. They have scattered into surrounding communities and it is hoped that they will be integrated into existing churches. Clovis Christian Center has served its day. Missionaries Muriel Johnston and Cecile Tucker have led so well that they have "worked themselves out of work," which is healthy for any such agency.

The Rev. John Molletti joined the staff in February and of his work the director says, "He has been quietly making his strength felt as he works with state offices and with the churches in rural areas of six northwestern states. He has brought a sense of concern and fellowship to these pastors of small churches, and a spirit of achievement in their work."

The Indian problem has been a political football. There are those who would persevere Indian Americans as they have been for centuries; there are others who would let them move forward. We should be sensitive at the point of treating the Indian American just as we do anyone else in the land. Patronage is still with us on some fields. By using this device we rob the people of the privilege of maturing to the point of self determination and direction.

One Christian method to blot out patronage is to encourage all town and country churches to participate wholeheartedly in association and state activities. There is a potential for leadership in these churches which we as a denomination need.

SPANISH WORK

ADAM MORALES, *Director*

The present leaders in Spanish-speaking work receive seminary education and have a clear understanding of the work of the Christian church in present urban and rural life, as well as a sense of cooperation in the denominational program. It is necessary, however, to provide a school each year for pastors as a means of in-service training. Such a school was held at the Spanish-American Baptist Seminary in May, using both English-speaking and Spanish-speaking professors. Participating pastors received instruction in theology, church administration, sacred music, church finances and denominational polity.

A visit to Spanish-speaking mission churches in northern Michigan, Kansas, Colorado, Nebraska, Arizona, Chicago, and some areas in New York and in the West show that 65 per cent of the people ministered to are persons who perform the hardest manual labor, in farm or industry, receive the lowest wages, and are forced to dwell in the worst slums in the United States.

Almost all of the Spanish-speaking churches have participated in some of the phases of the denominational program of evangelism. Baptist Jubilee Advance workshops have been held in Colorado, Chicago, California and Kansas.

Most heartening of all is the evident strength of Spanish American youth. The optimistic outlook for the future of "Puerto Rican Protestantism" of a large group in the Bronx, N. Y., is outstanding. Young Spanish Americans in Chicago have their eye on missions in Latin America and are often the strongest critics. In Northern California the young people discover newcomers from Central America and lead them into active participation in Protestant groups. In Southern California, young people in a one-day convention share in missionary projects "across the border" in Mexico.

Church membership showed an increase in 1960 of 10.9 per cent. Nine new Spanish-speaking missions "mushroomed" across the American Baptist Convention territory. Seven more churches took steps to acquire their church property. Spanish Americans are finding their place of specific responsibility in the Kingdom of God.

WORK IN THE SOUTH

CLIFFORD G. HANSEN, *General Missionary*

In response to a letter to American Baptist pastors, the missionary received the names of over 2,000 American Baptists scattered over 16 southern states. Visits to some of these people frequently brought the exclamation, "We wish we could have an American Baptist church in our area!"

In the South there are not only American Baptist "senior citizens" residing in retirement, but young families transferred there by business. American Baptists must

show concern that a fair representation of the American Baptist Convention be given in any church established by them in the South.

A number of established churches there have approached the missionary with interest in exploring a dual alignment with the American Baptist Convention.

A new American Baptist group is meeting regularly in rented space in Houston, Texas. Highland Park Baptist Church, Augusta, Ga., Mt. Tabor Baptist Church, Dallas, Texas, and University Baptist Church, Tulsa, Okla., all show steady growth and progress.

DIVISION OF INSTITUTIONAL MINISTRIES

OSGOODE H. McDONALD, *Secretary*

WESLEY J. TRAUTNER, *Field Representative*

The year 1960 recorded continued progress for our institutional ministries. Several new institutions have been established, while a record number of others are in process of organization; existing programs have been enlarged and strengthened; more older people, hospital patients, and homeless children have been served; standards of operation have been improved as an increasingly competent personnel has been enlisted in service. Some outstanding items in this record may be noted as follows:

- a) The relocation of the Baptist Home for the Aging in Washington, D. C., with a \$950,000 building program
- b) The \$700,000 addition to the Baptist Home of Cincinnati, Ohio
- c) The new \$650,000 building of the Baptist Home in Indiana
- d) Continued expansion of the Welborn Hospital, Evansville, Ind., with a \$450,000 expenditure last year
- e) The erection of the new Broadway Baptist Homes in Denver, Colo., at a cost of \$900,000 (F.H.A. financing)
- f) The new Kenmare, N. D., Home (\$165,000) and the new Parkview Home in Minneapolis, Minn., (\$155,000)—projects of the Northwest Baptist Home Society

The above items, with a dozen others, add up to well over \$5,200,000 in building projects last year. Looking forward, the building projects for 1961—with large developments in prospect in Phoenix, Ariz., Santa Barbara, Calif., Seattle, Wash., Los Angeles, Calif., Detroit, Mich., Cleveland, Ohio, Boston, Mass., and elsewhere—will, no doubt, be far in excess of the 1960 figure. In addition, it should be noted that the operating expenditures of our institutions reached a record of \$15,000,000 last year. In the light of this financial record the question arises, What are the sources of funds for such large and enlarging expenditures?

First, let us consider capital expenditures. Here it should be noted that our expenditure for Homes for the Aging, by far the greatest part of such funds, comes from borrowing. The borrowing is from our Baptist constituency by note loans (e.g. Baptist Home of Indiana), or by a bond issue (e.g. Baptist Home of Cincinnati), or by F.H.A. insured mortgages (e.g. Senior Homes and Broadway Homes in Denver). Then, too, funds loaned to the new American Baptist Extension Corporation are now becoming a further source of borrowing, particularly for the basic land purchases where F.H.A. financing is in prospect (e.g. Phoenix and Santa Barbara). Such borrowed funds are repaid, with interest, over a schedule of years from the income of founders' fees, entrance fees or life leases of residents, or from reserves accumulated from the routine maintenance payments of residents. Other capital fund support comes from direct financial appeal to the Baptist and community constituency,

or from legacies which, when consistently sought, have been surprisingly numerous and generous. It is significant, however, that with our Homes for the Aging, capital finance now comes largely and increasingly from the residents themselves . . . Our Homes for Children and our Hospitals cannot expect such capital fund support from those served. They must depend, rather, upon constituency appeals, foundation grants, special gifts, and legacies.

Second, let us consider operational expenditures. Here, with our Homes for the Aging the funds come largely from the payments of residents. Today with widespread personal income from pensions, social security or, in cases of special need, from Old Age Assistance grants, such self-maintenance payments go far toward covering operational costs. This income has to be supplemented at times from interest or endowment. There is, moreover, continuing and urgent need for gifts from churches and friends. The major support of the operational budget will be, however, the self-maintenance payments of the residents themselves.

So, too, with our Hospitals, payments from patients increasingly cover the account. With 120,000,000 Americans protected by some type of hospital insurance; the situation is obvious. Nevertheless, the need continues for support from church gifts and individual contributions for Hospitals as with Homes for the Aging. This is particularly true where a School of Nursing is involved in the operational expense . . . With our Children's Homes, payments for child care service coming from Courts and Welfare Agencies may cover part of the operational costs. Some payments from parents may also be forthcoming. In addition, there is the possibility of some support from Foundation grants and Community Fund appropriations. Nevertheless, the cost of providing competent service to homeless children is by no means inexpensive. There is, therefore, great need for financial support from our churches and our church friends. Indeed, such support for our Children's Home should be substantially increased.

In 1947, the American Baptist Convention established its institutional budget plan for the enlistment of church support for the operational expense of institutions—schools, colleges, theological seminaries and, of course, homes and hospitals—which, with very few exceptions, were not included in the denomination's unified budget. Gradually, the institutional budget plan has been winning its way. Where institutions have worked cooperatively with each other and with our denominational offices, results have been encouraging. Last year, \$300,000 came from churches to our Homes and Hospitals through this channel. Another \$300,000 came directly from the churches. Total financial support from our churches was thus \$600,000. This total, however, is only 4 per cent of the total operational account of our institutions. The need for a more adequate financial relationship between our churches and our institutional ministries is urgent. Personal relationships are valuable—through the service of thousands of our finest lay people on institutional boards and auxiliaries and through the enlistment of hundreds of Baptists in institutional administration. Yet more is needed. There must be a more unanimous and generous financial relationship. Institutional budget support should be substantially increased. Only so can our Homes and Hospitals be held to our denomination and render their most effective service.

Before concluding this report, reference should be made to the continued progress of our chaplaincy services in federal, state, and local hospitals, and correctional institutions. American Baptists are coming to assume real responsibility in this field. Some 140 of our ministers are now under appointment, half this number in full-time service. Twenty men are now entering clinical training with chaplaincy service in mind. Here is surpassing Christian opportunity.

DIVISION OF LATIN AMERICAWILBUR LARSON, *Secretary*AARON F. WEBBER, *Field Representative*FELAND L. MEADOWS, JR., *Field Representative in Education*

The spreading of the gospel of Christ continues, in the Latin American countries, to be of special concern to American Baptists in spite of increasing political tensions.

A record number of "stateside" American Baptists visited Latin American mission fields in January at the time of the Societies' Board meetings in Mexico, and on various tours, particularly at the time of the Baptist World Alliance in June.

CUBA

The rapidly changing political situation in Cuba inevitably has a bearing upon church work. Reports indicate that there is freedom to carry on services and other church activities. Expressions of opinion contrary to the Castro government are likely to bring quick response. Roman Catholic officials have made such statements, resulting in government feeling against them, as well as against all priests and the entire church.

While there is apparently no action against any church or religion as such, new laws do cause changes in the work of Baptist churches. Great numbers of people have volunteered or have felt impelled to go into the militia. Sundays and evenings, at other times given to church work, are now often taken up by the militia. The rapid expansion of government schools and the employment of thousands of new teachers affected the schools in local Baptist churches. The future of these schools and of Colegios Internacionales at Cristo is in grave doubt. In other ways the new laws are affecting the churches. Baptists of eastern Cuba carry on courageously, attempting to meet each situation as it arises.

The Cuban Convention reported that in 1960 missionary offerings were slightly higher than in the previous year and they were able to close with all bills paid. Plans proceeded for a reorganization of the Convention structure. Devoted and able Cuban leaders realized their opportunity and responsibility.

At the end of the year, two women missionaries from the United States, Eleanor Dow and Carlita Smith, came out on the strong advice of the United States Consul at the time of the break in relations in January, 1961. Their presence will be greatly missed. Relationships with the Societies are being maintained through Rev. Mario Casanella and Miss Ondina Maristany, both appointed missionaries of the Societies.

The Eastern Cuba Baptist Seminary maintains its program. All students in the regular course, as well as those in the special course for the training of rural pastors, will be graduated in October, 1961. The plan is to receive a new class at that time.

EL SALVADOR

A Planning Seminar on reorganization of Baptist work was a high point of 1960. It proved an effective means of drawing into active cooperation a large number of capable leaders from the churches. Leaders came from Puerto Rico, Cuba, Nicaragua, and the Societies to share their experience in reorganization and mission-Convention cooperation.

One result of the seminar was that over 2,000 children (a number almost equal to the total number of church members) were reached in vacation Bible schools in the 23 churches in the 1960-61 sessions. This shows an increase of at least 300 over the year before.

Every city and town church has a full-time pastor. The schools at San Salvador and Santa Ana have full enrollments, crowding every building. Four seminary students studying in Puerto Rico, Spanish-American Baptist Seminary in Los Angeles, Calif., and at the Baptist Seminary in Mexico give promise for the future ministry in El Salvador, with more candidates to follow in their steps.

Miss Nellie Tanner came as school nurse to Santa Ana. The Rev. and Mrs. Robert A. Fisher arrived in San Salvador where Mr. Fisher will succeed Miss Evalena McCutcheon as principal of the school. After 35 years of service, Miss McCutcheon retired in January, 1961. For her service she received the highest recognition, not only from Baptists, but from the people and government.

Rev. and Mrs. Jason E. Cedarholm, after a furlough in the States, now give full-time assistance to acting general missionary, Aaron Webber.

The illness and passing of the wife of general missionary, Rev. Thomas F. F. Dixon, in December brought sorrow to the people, and the withdrawal of Mr. Dixon from his post there.

HAITI

After a year of comparative calm on the political scene, there has been a sudden new outbreak of unrest. Communist infiltration at the university and the student strike there resulted in an order to close all public and private schools in November. The Roman Catholic archbishop was expelled from Haiti, accused of encouraging Communist student revolts.

Haitian Christians and missionaries are increasingly put to the test as such revolution permeates much of Latin America.

Evangelism is the heart of the whole missionary effort in Haiti. General Missionary C. Stanford Kelly gratefully records the added help of the Rev. Madison Bittner, director of evangelism for Illinois. For three weeks, Mr. Bittner, lectured and introduced new ideas and methods in evangelism.

Reports show converts in the thousands, Sunday school attendance doubled, prayer meetings held every morning, and open air meetings every evening except when there was a scheduled church service.

Three new churches, formerly independent, have joined the mission family.

Until a full-time worker can be found, Mr. Kelly and lay leaders have taken over mission work on the island of La Gonave where there are 1,000 baptized members.

Economically, Haiti continues to have great problems. Crops were good in 1960, but floods destroyed many of them. Clothing and drugs are more greatly needed than is food. Gratitude has been expressed to American Baptists, Church World Service, and CARE for all help given.

In 1960, the Seminary had eight students which is as large an enrollment as it has ever been. Four BYF "summer service projectors" from the States helped in the summer program and maintenance work at the Seminary.

A full-scale program of camps and conferences was held at both Limbe and at the new campsite at Mirebalais. Each camp saw its share of blessing with first decisions for Christ and renewed dedication.

The Good Samaritan Hospital continued to minister to the thousands who came from Limbe valley, each worker putting in at least 16 hours each day. The staff welcomed nurse, Nancy Yeghoyan, as a full missionary appointee in July. With the arrival of quadruplets in the maternity ward came the welcome addition of three qualified young people from the States, two nurses and a medical student, who helped during the summer with the babies and other hospital demands.

Haiti's own mission field in the Dominican Republic has an uncertain future because of the break in diplomatic relations between Haiti and the Republic. The missionary pastor there has had to resign and return to Haiti because of ill health. Haitian Christians have supported this work for ten years.

The beautiful new church building at Cap Haitien was completed and dedicated in April. With a seating capacity of 1,000, it is overflowing at two Sunday services. Several other building projects have been completed, others are underway, and still others are desperately needed.

A number of students in our Baptist schools have qualified, through government examinations, for further study. The economic situation, however, has necessitated reductions in staff or in salaries in our schools. Parents are often unable to pay tuition. Add political unrest and the student strike, and the total Baptist school picture is not the bright and shining one we would wish it to be.

MEXICO

In January, Mexican Baptists welcomed members of the Board of Managers of the Societies, who held their regular Board meetings in Mexico City. Board members observed mission work and the circumstances under which the work was carried on. In February, one Board member and a staff member participated in a conference on evangelism sponsored by the Mexican Convention and attended by nearly 200 pastors.

L. Kenneth Mavity, general missionary, reports that two great opportunities for mission work are developing: the first, among indigenous Indian tribes, and the second, in the rapidly growing communities in the metropolitan area of the capital and in other cities.

Widespread building activity among the Mexican churches is especially notable in the northeastern part of the country. The First Baptist Church of Tampico has completed a fine new building. Other churches in this area have made major improvements in their properties.

The retirement of a number of missionaries in Mexico during the year calls attention to the distinguished ministry of Christians from the United States in this neighboring country.

Dr. Ota G. Walters retired after 32 years of service. Working in extreme isolation and often in physical danger, she opened doors for the gospel in the town where she lived, Miahuatlán, and in scores of villages in all that region. Thousands were benefited by her medical and spiritual ministry. The growing maturity of Baptist work is indicated by the fact that plans are well underway for the National Baptist Convention in Mexico to undertake administration and support of her work.

In Puebla, Dr. and Mrs. Meadows have retired after 35 years of service, as has also Miss Reba Wilson after 34 years of service. The Latin American Hospital, now related to a local Board and not directly to the Societies, is engaged in a building program for the erection of a cancer therapy hospital. Dr. Meadows, related now to the local Board, continues to direct the work of the hospital.

Miss Marjorie Hall retired after 32 years of service. For many years she had worked among the churches in Monterrey. More recently she worked at the Baptist Seminary in Mexico City.

NICARAGUA

The Rev. Leonard D. Wilson, general missionary, admits that in 1960 there were difficulties among the churches due to depression, floods, and revolutions and the inevitable death and destruction they caused.

The year ended, however, with pastors paid in full. Three institutes were held for pastors. New members were added to most of the churches, loans were paid off, two new churches organized, and two pastors ordained.

The Baptist school at Managua had a good year. A young woman gave her time to the school's daily devotional assembly with good results. Teachers were given individual help and guidance in improved methods of teaching. Twenty-four students received secondary degrees.

The cooperative radio project, station YNOL, has proved a blessing to non-evangelicals and evangelicals alike, serving a twofold ministry—evangelizing, and inspiring the evangelized.

The strong service of the hospital at Managua continues to reach out over a wide area in the name of Christ.

The Baptists of Nicaragua stood ready to welcome the coming of the Rev. and Mrs. Hugh Smith and their family early in 1961. Mr. Smith is the newly appointed general missionary for Nicaragua.

PUERTO RICO

Studies being made in connection with the new organization of the work in Puerto Rico show that the number of churches today, 49, is only one more than the number in 1918. Of the total of 77 churches which have been organized at one time or another, 28 have gone out of existence, all but one of these in rural areas. Membership figures have remained about the same for several years in spite of good numbers of baptisms each year. This reflects, on the one hand, the movement of people away from the rural areas, and, on the other, general movement of people away from the Island to the mainland. Continuing study will assist in determining the best policy to follow in the maintenance of churches.

The Rev. Oscar Rodriguez, executive secretary of the Puerto Rico Baptist Convention, points out that the average annual income in Puerto Rico is less than the lowest of any state in the United States. Nevertheless, per capita giving averaged \$38.92 for all churches and \$77 for the ones with the best record. Contributions to the Convention program have almost doubled since the new organization became effective.

Conversations continue between the Puerto Rico Convention and the American Baptist Convention about the possibility of Puerto Rican Baptists functioning as a state convention. Puerto Rican Baptists are interested and feel that such a move would strengthen the work.

The question of Roman Catholicism was injected much more sharply into Island politics than into politics on the mainland. The Roman Catholic bishops of the Island declared that it would be a mortal sin to vote for the incumbent governor and favored the formation of a Catholic party. The governor won by an overwhelming majority, and the Catholic party did not receive enough votes to maintain its position as a party. Furthermore, widespread fraud was discovered in the matter of signatures on petitions for the accreditation of the party. This has damaged the prestige of the Roman Catholic hierarchy, causing many Roman Catholics to examine their faith. Some Baptist churches report many former Roman Catholics now in instruction classes preparing for baptism and membership in Baptist churches.

Rev. Robert W. Dixon began the year teaching at the Evangelical Seminary in Rio Piedras. His health did not permit him to continue and he returned to California. He died on November 21, 1960.

Statistical Report

Cuba*

Number of churches	112
Missions and Stations	90
Church members	7,346
Baptisms	507

Haiti

Number of churches	68
Number of churches in Dominican Republic	8
Missions and Stations	620
Church members	34,254
Baptisms	2,637

Mexico (ABHMS related)**

Number of churches	42
Missions and Stations	90
Church members	8,257
Baptisms	1,019

El Salvador

Number of churches	23
Missions and Stations	103
Church members	2,225
Baptisms	212

Nicaragua

Number of churches	26
Missions and Stations	79
Church members	2,760
Baptisms	129

Puerto Rico

Number of churches	49
Missions and Stations	194
Church members	7,139
Baptisms	464

Figures given for Cuba are for 1957.

** Figures given for Mexico are for 1959.

DIVISION OF SUPPORT AND INTERPRETATION

DOROTHY O. BUCKLIN, Secretary

The Division of Support and Interpretation has continued to interpret the work of the Societies and to undergird the support for the work through a variety of media.

Through cooperation with the National Council of American Baptist Women, three programs were continued, Special Interest Missionaries, Home Mission Interpreters, and Overland White Cross.

For Special Interest Missionaries, special interest letters were widely distributed. It was arranged for state chairmen to order Pen Sketches in quantity and sell them to local groups. There were 182 missionaries assigned as Specials.

Two issues of *Spot News* were mailed to more than 1,900 volunteer speakers whose names were sent to the Societies by state and association chairmen of Interpreters.

White Cross requisitions were received from missionaries on 64 fields, and quotas were assigned to state woman's societies. Many societies reported filling quotas and asked for more work to do. Clothing was furnished for 30 children in the Kodiak, Alaska, home. Sufficient materials were sent to Mather School to enable the school to earn \$32,000 for operating costs. Used clothing was sent to Haiti via Church World Service and direct shipping. Medicines and equipment were supplied for the Limbe Hospital. Used shoes and toys also were sent to Haiti.

Money was supplied by woman's societies to make possible the purchase of religious books and magazines for pastors in El Salvador and Nicaragua.

Literature was distributed through state conventions and city societies, through CMC shipping, and by direct mailing from our own office.

Exhibits were provided on behalf of the Associated Home Mission Agencies at Green Lake and at the American Baptist Convention in Rochester, N. Y. Sixteen permanent convention booths were constructed by Edward Rapp. These are adjustable for varying sizes of display space and include a variety of display shelves and tables.

It is anticipated that these booths will be in use at annual conventions for the next several years.

Three Tours to Latin America were conducted by Mr. Rapp. In January, 11 persons visited El Salvador and Nicaragua, and arrangements were made for 84 persons who participated in the January meetings of the Boards of the Societies in Mexico City. Board and staff members spoke in churches in Monterrey, Puebla, and the area of Mexico City. In February, 25 American Baptists shared in a preaching mission in Puerto Rico and visited the work in Haiti. In June, 85 young people from the First Baptist Church of Worcester, Mass., were escorted on a week's visit to churches and youth groups in Puerto Rico.

Helps for the Digest 1960-61 was issued, with volunteer writers from woman's societies writing the programs.

A special *Board Book* was prepared for the meetings of the Boards of the Societies with presidents of state woman's societies which preceded the Convention in Rochester, N. Y.

A *Syllabus* was written for the 1960 Conference of Seminary Seniors, and a new teaching plan was used in the conference.

Special programs were produced for a rally in the First Baptist Church of Mexico City, for the September and June Board meetings and for the American Baptist Convention in Rochester, N. Y.

The secretary served as chairman for the 1960 National Missions Conference at Green Lake which was attended by 486 delegates. Missionaries shared in the conference.

Mr. Rapp, as a part of his responsibility to the executive work of the Societies, served on the Task Force directing the development of the denominational headquarters at Valley Forge. The demands of this area of responsibility increased markedly in 1960, with clear indication of the need for Mr. Rapp to be released from the Division of Support and Interpretation to serve full time as assistant to the executive secretary. He retains the responsibility for the direction of tours to mission fields and for arrangements for visits to seminaries.

Robert Arthur Moore joined the staff of the Division in November as administrative assistant, assuming responsibility for advertising, literature distribution, delegation arrangements, exhibits, picture files, and assistance to the secretary of the Division in the preparation of materials.

CENTRAL AND WESTERN REPRESENTATIVES OF THE SOCIETIES

The Rev. R. Dale Merrill, central representative, and the Rev. Ivan C. Whipple, western representative, of the Societies, continued to visit churches and to speak in association and state meetings and special conferences in the states of their areas.

Mr. Merrill visited 188 churches in 12 states and four cities. He interpreted the work of the Societies in 75 churches, 30 state and association meetings and 16 special programs. He traveled 40,000 miles.

Mr. Whipple visited 238 churches, gave 118 sermons and addresses in his 10-state area. He attended the Writers' Conference at Green Lake. He traveled 35,000 miles.

DEPARTMENT OF PERSONNEL

ERNEST C. WITHAM, *Secretary*

JOHN W. INMAN, JR., *Assistant*

The department reduced the number of vacancies in missionary appointments to the smallest number in the history of the department. This does not mean that all

of our problems in the matter of personnel have been solved. It does mean, however, that we have been able to provide a larger, steady flow of personnel for the various divisions and departments of the Societies.

As the pressure for numbers relaxes, the department can give larger attention to the matter of quality. In common with every other occupation, activity, profession, and calling, the qualifications for the ministry and for missionary service are rising.

As chairman of the Committee on Guidance and Recruitment of the Commission on the Ministry, Mr. Witham has been in a fortunate position to help stimulate the concern and interest of the denomination in problems of maintaining an adequate flow of qualified men and women in the ministry.

You Are Needed, a booklet outlining the various opportunities for service in the home mission fields, was published in 1960. The first printing was quickly exhausted and the second printing is now much in demand. In the December, 1960, issue of *Career Index*, the booklet, *You Are Needed*, was listed. The *Career Index* is published by Chronicle Guidance Publications, Inc. and goes to high school and college guidance offices. In the closing days of December and the opening days of January, 1961, more than 900 requests for *You Are Needed* were received from school principals and guidance counselors.

During 1960, under the direction of Mr. Inman, the department received and processed for immediate use or filing, 227 new sets of information papers. In spite of the constant process of retiring unproductive dossiers to the archives, the total number of dossiers in our files at the end of 1960 was 1,104, an increase for the year of 354. Over 250 dossiers were placed in circulation for consideration by various committees and executives. During the year, five personnel bulletins were sent out to the state and city executives and to the Home Mission Societies' executives, as well as to the college and seminary presidents.

The year 1960 will be one which we shall remember as the year in which the department achieved a higher degree of efficiency in its operation, and, we believe, a higher degree of maturity in its growth and development as a significant influence and force in the total process of recruiting an increasing number of highly qualified persons deeply dedicated to God's task of home missions.

DEPARTMENT OF PUBLICATIONS AND COMMUNICATIONS

HELEN C. SCHMITZ, *Secretary*

CAROL J. STIFLER, *Assistant Editor*

The Department of Publications and Communications emphasized the home mission study theme, "Heritage and Horizons," in the *Home Mission Digest* 1960-61, in the placemat for Green Lake, and in the general leaflet, *Ready for Either*. The America for Christ Offering materials were developed around the theme, "Toward New Horizons."

In order to supply interested people with complete data on various fields of work, a new leaflet series was launched called *Mission*. The leaflets were printed inexpensively and in small editions. We began with 5,000 each, then reprinted, and finally reprinted in an edition of 10,000. Even that number was used up so quickly we came to the conclusion that a saving would be accomplished if we printed editions of 20,000 in the future. The series thus far includes leaflets on: Alaska, Hawaii, Christian Centers, Indian Americans, and Spanish Americans. Other subjects will be added during 1961. In order to cover the cost of these, the *Vignette* leaflets were discontinued.

The department had the privilege of producing the pictorial booklet for the Third Year, BJA. The book is titled, *Our World Is God's World*, with text by the Rev. Harvey Cox and photography by Mr. Edward Wallowitch. An edition of 300,000 was printed.

The department produced a promotional leaflet for The Mather School and 62 new Pen Sketches. This was our best year to date in getting home mission news items picked up by various news media.

Miss Stifler became the editor for the house organ, *HOW*, which was printed in five issues. She also assumed responsibility for news releases, *Book of Remembrance*, the Business and Financial report of the Societies and for home mission articles for *Missions* magazine. She attended a Church Missions Staff conference in Nevada and on the trip visited several fields in the West.

Miss Schmitz made a field trip in January to Nicaragua, El Salvador and Mexico. She also wrote the home mission half of the history of the American Baptist World Mission which Judson Press will release in the spring of 1961 under the title, *One Mark of Greatness*.

SCHOOLS

Bacone College, Bacone, Oklahoma: ROGER W. GETZ, President

In its 81st year, Bacone College had the largest junior college enrollment in the history of the school. In the fall of 1960 the enrollment was 243, representing 40 tribes of Indian Americans from 20 states.

A chapter of Phi Theta Kappa, a national honorary fraternity for junior colleges, was organized, and 16 students were initiated. Work continued toward gaining accreditation by the North Central Association.

Five new faculty and staff dwellings made possible by gifts, were built.

A new staff member was added to serve as social worker and to do general promotional work. A Societies' appointee, Alfred L. Murray, joined the staff charged with securing additional financial support for the school.

Baptist Missionary Training School, Chicago, Illinois: PEARL ROSSER, President

Baptist Missionary Training School had 65 students in its 1959-60 enrollment, of which 15 were graduated in June, 1960. The school year for 1960-61 began the fall semester with an enrollment of 52. The school has had a faculty of 32 instructors, four of whom are resident teachers.

The Field Work Program was more sharply defined and structured to provide a genuine training experience in areas related to the courses and goals of each student. It is now called the Vocational Practices Program.

A new emphasis was placed on the health program for students under the direction of a volunteer school physician and a school nurse.

Deanna Stops, a Crow Indian student from Montana, was a delegate to the White House Conference on Children and Youth, as a representative of ARROW, Incorporated.

The Board of Directors was reorganized and members were also elected to the BMTS Corporation. The Board of Directors now has a membership of 30 men and women and holds regular meetings three times each year. The Corporation will hold an annual meeting and will assist in the promotion of BMTS and in projects for its development.

Within the Board, a Committee on Program Development has been at work

redefining the purposes and aims of the school and working with the faculty in the study and preparation of materials looking toward application for accreditation by North Central Association of Colleges and Secondary Schools.

Mather School, Beaufort, South Carolina: ELEANOR ANDERSON, President

For the school year 1960-61, there was an enrollment of 112 students including two students from Kenya, British East Africa. The night school accommodated 15 men from the near-by marine bases.

The high school department has been accredited by the Southern Association of Colleges and Secondary Schools for the sixth consecutive year, and commended on salary increases, new buildings, and self evaluation. A warning was given for the second year on the failure to reach the average salary standard. Credits from the junior college department are now accepted in the state's institutions of higher education.

The new buildings, for which we received the \$200,000 gift, are now becoming a beautiful reality. The college dormitory will house 20 girls and two staff members. The snackery, with the memorial library above, replaces old Owen Hall. The combination gymnasium-auditorium will provide a better activity program and space for large gatherings. The present campaign to raise \$100,000 will be used for equipment and maintenance of the buildings.

The experiences of the Mather Spiritual Singers at the Rochester Convention brought immeasurable good to the participants and the school.

Spanish-American Baptist Seminary, Los Angeles, Calif.: BENJAMIN R. MORALES, President

Since the Seminary is a school, it appears here with the other schools even though the Seminary is administratively placed in the Division of Church Missions.

The student body enrollment for 1959-60 was 48, including two young people from El Salvador. The seminary had not had a student from that country since 1934.

The total student picture is more balanced: orderliness with less compulsion has been attained; a better-defined relationship exists between administration and faculty; more areas of theological thinking are represented in the student body and faculty; the relationship to the denomination and the call of missions is better understood. The curriculum has been established to a point where the direction is clear for the training program. Field work has become more significant.

Because the Seminary is a mission school, it was not included in CHEC. The Finance Committee of the Convention has approved the request that states where there is Spanish-speaking work be asked to include the Seminary in the institutional budget. Present curtailment of funds has made it necessary to cut personnel in administration. Required building improvements were made during the year.

President Morales has many plans and dreams for the future of the Seminary. He voices concern that a study should be made on the basis of mission field needs: to determine the kind of person needed for the Spanish-speaking ministry in the United States with Mexicans and Puerto Ricans, and for mission fields in Mexico, El Salvador and Nicaragua.

CONCLUSION

Ordinary life, torn and frustrated between discipleship and conformity to the ways of the world, pressed with the problems of survival and security, full of joy and sorrow, wearied with the struggle to keep apace with swift change in many

fields of knowledge and understanding—such is the area of battle. Here is where Christian commitment is revealed. The king—if we had one—would serve by ruling. The professional man serves in his profession, the mother in the care of her family, the professor in his teaching, the worker in his daily task, each in his accepted sphere. But this whole area of life must be **Christian**—and of such a patent quality that there may be no question of loyalty or devotion. "Look how these men turn the world upside down."

**WILLIAM H. RHOADES, Executive Secretary
MRS. F. W. SKOOG, Chairman, Boards of Managers**

The following is a report of the Board of Managers of the American Baptist Convention, for the year 1915. It is submitted in accordance with resolution voted at the Annual Meeting held in Atlanta, Ga., on June 15, 1915.

The Board of Managers has been organized for the purpose of assisting the Executive Committee in the work of the Convention, and in carrying out its resolutions and decisions. It consists of the Executive Committee, the Board of Managers, the Board of Delegates, and the Board of Directors.

The Board of Managers is composed of twelve members, elected by the Board of Directors, and is charged with the duty of carrying out the resolutions and decisions of the Convention, and of assisting the Executive Committee in the work of the Convention. The Board of Managers is also charged with the duty of assisting the Executive Committee in the work of the Convention, and of assisting the Executive Committee in the work of the Convention.

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CONCLUDING

THE AMERICAN BAPTIST HOME MISSION SOCIETY
BALANCE SHEETS, December 31, 1960 and 1959

ASSETS	1960	1959
General fund:		
Cash (including \$87,458.34, 1960 and \$91,060.72, 1959 in transit)	\$87,738.08	\$97,208.44
Investments (Note 1)	1,152.52	1,152.52
Advances for traveling expenses, etc.	70,495.77	60,914.07
Prepaid insurance, miscellaneous receivables, etc.	29,872.35	31,179.28
Due from Woman's American Baptist Home Mission Society	1,001.98
Furniture and fixtures, at nominal amount	1.00	1.00
	189,259.72	191,457.29
Reserve funds:		
Cash (including \$1,687.50, 1960 and \$258.62, 1959 in transit)	14,293.63	67,012.33
Investments (including \$50,040.00, pledged as collateral for The American Baptist Extension Corporation) (Note 1)	981,758.57	891,214.73
Interest bearing demand loans, interfund (contra)	71,000.00
	1,067,052.20	958,227.06
Temporary funds for designated purposes:		
Cash (including \$7,821.08, 1960 and \$7,027.27, 1959 in transit)	1,203.95	63,507.45
Investments (Note 1)	868,368.68	994,179.10
	869,572.63	1,057,686.55
Arizona Baptist Promotion Committee Fund:		
Investments (Note 1)	3,800.00	3,800.00
Loans to churches	6,570.62	6,570.62
	10,370.62	10,370.62
Special trust funds:		
Cash	8,691.29	22,171.84
Investments (Note 1)	4,187,083.93	4,155,838.19
	4,195,775.22	4,178,010.03
Funds for loans and grants to churches:		
Cash	80,577.65	189,120.26
Investments (Note 1)	582,901.12	803.03
Loans to churches	6,465,168.02	6,022,828.90
	7,128,646.79	6,212,752.19
Permanent funds:		
Cash	11,924.87	133,538.54
Interest bearing demand loan, interfund (contra)	100,000.00	156,500.00
Investments (Note 1)	12,427,574.81	11,775,178.49
Land and buildings, New York Office property (Note 4)	212,933.02	217,933.02
	12,752,432.70	12,283,150.05
Annuity fund (Note 3):		
Cash	18,857.30	12,942.50
Investments (Note 1)	968,571.11	1,056,183.05
	987,428.41	1,069,125.55
Property and equipment fund (Note 2):		
Cash	14,446.38	4,277.18
Interest bearing demand loan, interfund (contra)	6,000.00
Property and equipment of schools and missions	3,743,130.72	3,674,890.20
Interest in Christian Center properties	628,118.03	632,719.43
	4,391,695.13	4,311,886.81
	\$31,592,233.42	\$30,272,666.15

The accompanying notes and summary of funds investments are an integral part of the balance sheets.

**THE AMERICAN BAPTIST HOME MISSION SOCIETY
BALANCE SHEETS, December 31, 1960 and 1959**

LIABILITIES, RESERVES AND FUND BALANCES

	1960	1959
General fund:		
Interest bearing demand loans payable, interfund (contra) ...	\$168,500.00	\$156,500.00
Accounts payable to Woman's American Baptist Home Mission Society	33,000.00	
Reserve for losses on investments, as annexed	1,148.56	1,148.56
Surplus, as annexed	19,611.16	808.73
	<u>189,259.72</u>	<u>191,457.29</u>
Reserve funds, as annexed:		
Accounts payable to Woman's American Baptist Home Mission Society	18,559.07	
Reserves:		
For equalization of income:		
From legacies	340,433.29	314,094.59
From matured special gift agreements	214,241.48	163,783.55
From appropriations	52,821.55	46,465.10
For retirement allowances	61,166.70	
For group insurance	70,355.86	69,248.66
For casualty insurance	124,234.30	120,210.60
For losses on investments	246,406.65	183,257.86
	<u>1,067,052.20</u>	<u>958,227.06</u>
Temporary funds for designated purposes:		
Interest bearing demand loan payable, interfund (contra) ...	6,000.00	
Reserve for losses on investments, as annexed	313,319.46	295,100.73
Fund balances, as annexed	550,253.17	762,585.82
	<u>869,572.63</u>	<u>1,057,686.55</u>
Arizona Baptist Promotion Committee Fund	<u>10,370.62</u>	<u>10,370.62</u>
Special trust funds, as annexed:		
Income from funds payable to:		
Individual beneficiaries	311,476.51	291,158.84
State conventions and city mission societies	3,055,369.12	3,055,261.49
Negro schools and colleges	828,929.59	831,589.70
	<u>4,195,775.22</u>	<u>4,178,010.03</u>
Funds for loans and grants to churches:		
Church edifice loan fund, as annexed	664,614.87	640,172.03
Special church edifice loan fund, as annexed	1,592,546.80	1,534,001.79
Emergency church edifice reconstruction fund, as annexed	2,858.48	2,169.03
Church edifice fund (Clinton Fund No. 2), as annexed	222,531.07	215,756.67
Church extension fund, as annexed	172,701.90	
Churches for new frontiers fund:		
Notes payable to bank	2,100,000.00	1,600,000.00
Contributions payable to other organizations	326.86	654.28
Fund balance, as annexed	2,545,768.71	2,047,296.49
	<u>7,128,646.79</u>	<u>6,212,752.19</u>
Permanent funds, as annexed:		
Unrestricted as to income	8,779,978.98	8,335,760.96
Restricted as to income	3,947,965.57	3,918,459.99
Reserve for losses on investments (net profits from disposal of investments, less, revaluation write-downs), unallocated..	24,488.15	28,929.10
	<u>12,752,432.70</u>	<u>12,283,150.05</u>
Annuity fund, as annexed:		
Par value of special gift agreements (Note 3)	914,550.02	979,014.59
Reserve for losses on investments	72,878.39	90,110.96
	<u>987,428.41</u>	<u>1,069,125.55</u>
Property and equipment fund, as annexed (Note 2):		
Interest bearing demand loan payable, interfund (contra) ...	2,500.00	
Fund balance	4,389,195.13	4,311,886.81
	<u>4,391,695.13</u>	<u>4,311,886.81</u>
	<u>\$31,592,233.42</u>	<u>\$30,272,666.15</u>

**THE AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF GENERAL FUND SURPLUS**

For the Year Ended December 31, 1960

Balance, January 1, 1960	\$808.73
Add:	
Excess of regular budget income and transfers (\$1,366,373.36) over regular budget expenditures and transfers (\$1,347,650.23)	18,723.13
Net credits applicable to budget of prior year	79.30
Balance, December 31, 1960	<u><u>\$19,611.16</u></u>

NOTES TO BALANCE SHEETS

1. Investments are carried in the balance sheets at book amounts which are not more than cost or amounts assigned thereto at date of gift to the Society. Market quotations at December 31, 1960 for bonds and stocks are shown on an accompanying schedule. Market quotations for mortgages, mortgage certificates, real estate bonds, real estate and other investments are not readily ascertainable.
2. Included in the property and equipment fund are interests in school and mission properties in Cuba in the amount of \$311,120. It is not possible at present to determine the affect on the title to these properties, if any, of the present political climate in Cuba.
3. The Insurance Law of the State of New York requires the segregation of annuity fund assets as separate and distinct from all other funds of the Society, and such assets are not available for the payment of debts of the Society other than annuity benefits. The Insurance Law also requires the maintenance of prescribed minimum reserves for annuity contracts. The annual report on the form prescribed by the Insurance Department has been filed for the year ended December 31, 1960. The calculation of the reserve requirement at December 31, 1960 was certified to the Insurance Department by officers of the Board and it is believed that the assets of the annuity fund at that date were adequate to meet this reserve requirement.
4. Commencing in 1954, the Society elected to amortize the cost of the New York office property against general fund—regular budget income at \$5,000 per year.

THE AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF INCOME AND INTERFUND TRANSFERS
For the Year Ended December 31, 1960

GENERAL FUND—Regular budget:**Donations:**

Contributions from the Denomination:	
Distributable funds for general purposes	\$485,828.67
Designated funds for special purposes	117,654.69
Designated funds for America for Christ	126,106.92
Designated funds for Baptist Jubilee Advance	65,758.84
Field workers' collections	1,129.58

Income from donations	\$796,478.70
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Sources other than donations:

Income from investments*:	
Permanent funds	506,959.95
Current fund	652.27
	<hr/>

507,612.22

Less:

Internal service charges by real estate and mortgage division	\$11,666.11
Write-down of premiums on certain bonds and preferred stocks	5,172.29 16,838.40
	<hr/>
	490,773.82

Real estate and mortgage division:

Service charges (including \$668.19 from outside sources	25,603.10
Less, Related salaries and expenses	16,344.48 9,258.62

Trustee commissions (\$5,434.59 from designated funds and \$1,112.38 from special trust funds)..	6,546.97
Received from other societies for joint administration	9,310.25
Miscellaneous	5.00

Income from sources other than donations	515,894.66
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Transferred from other funds:

Reserves for equalization of income:	
From legacies	32,000.00
From matured special gift agreements	22,000.00

Total transferred from other funds	54,000.00
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Total income and interfund transfers, general fund—regular budget	\$1,366,373.36
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**THE AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF INCOME AND INTERFUND TRANSFERS
(Continued)**

TEMPORARY FUNDS FOR DESIGNATED PURPOSES:

Donations from churches and individuals	\$89,599.87
Sources other than donations:	
Income from investments*:	
Permanent trust funds for special purposes	\$191,364.69
Temporary funds for designated purposes, less \$18,953.19 transferred to reserve for losses on investments	29,897.75
	<hr/>
	221,262.44
Less:	
Service charges by real estate and mortgage division	\$5,116.74
Trustee commissions (internal charge, see gen- eral fund)	5,434.59
Write-down of premiums on certain bonds	3,707.54
	<hr/>
	14,258.87
	<hr/>
	207,003.57
Legacies credited direct	3,358.79
Miscellaneous:	
For program associate	20,000.00
For Baptist Jubilee Advance	3,140.80
For Associated Home Mission Agencies	26,918.31
Repayment operating expenses, Cordova, Alaska ..	10,028.78
Sale of Christian Center properties	13,481.95
Anonymous contribution	15,000.00
Unclassified	7,189.18
	<hr/>
	95,759.02
Income from sources other than donations	
	<hr/>
Transferred from other fund:	
Reserve for equalization of income from appropriations	11,725.00
Special trust fund for individual beneficiaries	2,800.00
	<hr/>
Total income and interfund transfers, temporary funds for designated purposes	\$410,246.25
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* The income from investments is accounted for as received; however, there is no material difference between investment income on a cash basis and on an accrual basis.

**THE AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF EXPENDITURES AND INTERFUND TRANSFERS
For the Year Ended December 31, 1960**

	<i>General Fund</i>	<i>Temporary Funds for Designated Purposes</i>	<i>Total</i>
Executive and general:			
General	\$74,934.91	\$472.19	\$75,407.10
Board and committee meetings	34,902.22		34,902.22
Conferences	6,622.93		6,622.93
Contributions to Baptist organizations	6,242.91		6,242.91
Contributions to other organizations	18,400.00		18,400.00
Contributions to churches		3,900.00	3,900.00
Field Foundation work		19,915.39	19,915.39
	<hr/>	<hr/>	<hr/>
	141,102.97	24,287.58	165,390.55
Division of finance:			
Administrative and general	59,555.25	5,569.62	61,124.87
Accounting	16,284.21		16,284.21
Mortgages and real estate			
Less: Charged to income from real estate	\$16,344.48		
	16,344.48		
	<hr/>	<hr/>	<hr/>
Maintenance of New York office space (including amortization of \$5,000, Note 4)	33,261.16	33,261.16	
	<hr/>	<hr/>	
	109,100.62	1,569.62	110,670.24
	<hr/>	<hr/>	<hr/>
Division of evangelism:			
Administrative and general	42,158.82	15,348.92	57,507.74
Research and experiment	15,834.38	131.90	15,966.28
Local church program	54,989.96		54,989.96
	<hr/>	<hr/>	<hr/>
Baptist jubilee advance:			
Mission to academic community	27,329.42		
Mission to local church	18,850.00		
General	19,579.42	65,758.84	
	<hr/>	<hr/>	<hr/>
	178,742.00	15,480.82	194,222.82
	<hr/>	<hr/>	<hr/>

HOME AND WOMAN'S HOME MISSION SOCIETIES

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STATEMENT OF EXPENDITURES AND INTERFUND TRANSFERS (Continued)

	<i>General Fund Regular Budget</i>	<i>Temporary Funds for Designated Purposes</i>	<i>Total</i>
Division of institutional ministry	\$31,955.36	\$9,153.93	\$41,108.29
Division of church extension and edifice funds:			
Administrative and general	28,441.05		28,441.05
Church extension	122,587.13	8,366.75	130,955.88
Building Counsel	\$10,785.57	500.00	500.00
Edifice funds	12,257.01	3,957.41	3,957.41
Capital fund raising	70,883.34		
Loan to churches		22,000.00	22,000.00
Less: Receipts from capital fund raising and charges to other loan funds	93,925.92		
Division of church extension and edifice funds	93,925.92		
	151,028.18	34,826.16	185,854.34
Division of Latin America:			
Administrative and general	56,934.25	983.35	57,917.60
Cuba	44,491.85	1,768.49	46,260.34
El Salvador	41,226.00	7,390.50	48,616.50
Haiti		46,017.99	81,646.02
Mexico		23,604.16	69,532.11
Nicaragua		1,436.08	55,732.47
Puerto Rico		411.59	37,070.38
Division of church extension and edifice funds	316,106.44	80,808.98	396,915.42

APPENDIX OF EXEMPTIONS AND TAXEXEMPTED TRUSTEES (Continued)

STATEMENT OF EXPENDITURES AND INTERFUND TRANSFERS (Continued)

	<i>General Fund Regular Budget</i>	<i>Temporary Funds for Designated Purposes</i>	<i>Total</i>
Division of support and interpretation:			
Executive assistant	\$28,061.43	\$166.13	\$28,227.56
Enlisting missionaries	26,897.05		26,897.05
Payments to schools and colleges:			
Bacone College		\$44,574.29	
Benedict College		12,082.71	
Leland College		3,752.75	
Murrow Indian Children's Home		4,179.83	
Shaw University		1,152.56	
Virginia Union University		15,177.33	
Other		741.53	\$1,661.00
	<hr/>	<hr/>	<hr/>
	54,958.48	81,827.13	136,785.61
 Division of church missions:			
Administrative and general		24,763.43	24,763.43
Christian friendliness		688.46	688.46
Alaska		11,954.77	11,954.77
Christian centers and juvenile protection		21,082.29	19,381.34
Indian and town and country programs		48,266.79	166,080.45
Spanish work		34,309.40	56,546.09
Educational centers		39,804.07	30.00
	<hr/>	<hr/>	<hr/>
	36,656.18	129,022.43	493,678.61
 Other disbursements:			
Associated Home Mission Agencies		31,046.56	31,046.56
B. Transfers to:			
General fund	1,200.00		1,200.00
Permanent fund	3,029.71		3,029.71
Woman's American Baptist Home Mission Society	204,892.03		204,892.03
Pension dues	5,434.95		5,434.95
	<hr/>	<hr/>	<hr/>
Total expenditures, including transfers	\$1,347,650.23		245,603.25
	<hr/>	<hr/>	<hr/>
			\$622,578.90
			\$1,970,229.13
	<hr/>	<hr/>	<hr/>

**WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY
BALANCE SHEETS, December 31, 1960 and 1959**

	ASSETS	
	1960	1959
Current funds:		
General fund:		
Cash (including \$56,268.08, 1960 and \$39,041.04, 1959 in transit)	\$58,783.12	\$40,300.25
Travel and other advances	2,750.00	2,700.00
Receivable from American Baptist Home Mission Society	33,000.00	
Deferred charges, etc.	22,428.51	35,394.22
	<hr/>	<hr/>
	83,961.63	111,394.47
Reserve funds:		
Cash (including \$2,120.98, 1959 in transit)	32,998.05	5,561.96
Investments (Note 1)	504,827.30	482,613.00
Interest-bearing demand loans, interfund (contra)	80,000.00	30,000.00
	<hr/>	<hr/>
	617,825.35	518,174.96
Working capital fund:		
Cash	1,477.85	1,474.85
Investments (Note 1)	45,630.66	45,633.66
Interest bearing demand loan, interfund (contra)	55,000.00	55,000.00
	<hr/>	<hr/>
	102,108.51	102,108.51
Temporary funds for designated purposes:		
Cash (including \$598.29, 1960 and \$584.60, 1959 in transit)	8,383.56	1,085.53
Investments (Note 1)	150,263.86	51,887.08
Accounts receivable	30,285.58	30,285.58
Interest bearing demand loan, interfund (contra)	32,000.00	12,000.00
	<hr/>	<hr/>
	220,933.00	95,258.19
Baptist Missionary Training School funds:		
Cash	12,724.68	1,565.14
Investments (Note 1)	171,737.32	173,261.09
	<hr/>	<hr/>
	184,462.00	174,826.23
Permanent funds:		
Cash	1,971.09	7,580.33
Investments (Note 1)	1,225,534.38	1,235,517.48
Interest bearing demand loan, interfund (contra)	23,000.00	13,000.00
	<hr/>	<hr/>
	1,248,505.47	1,256,097.81
Annuity fund (Note 2):		
Cash	5,162.29	6,970.77
Investments (Note 1)	240,533.83	250,927.95
	<hr/>	<hr/>
	245,696.12	257,898.72
Property and equipment fund:		
Cash	4,514.96	325.08
Investments (Note 1)	2,181.18	2,189.06
Property and equipment of schools and missions	1,472,329.71	1,359,976.03
Equities in Christian centers, schools and mission property	205,332.58	216,891.17
	<hr/>	<hr/>
	1,684,358.43	1,579,381.34
	<hr/>	<hr/>
	\$4,387,850.51	\$4,095,140.23
	<hr/>	<hr/>

The accompanying notes and summary of funds investments are an integral part of the balance sheets.

**WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY
BALANCE SHEETS, December 31, 1960 and 1959**

LIABILITIES, RESERVES AND FUND BALANCES

	1960	1959
Current funds:		
General funds:		
Interest-bearing demand loans payable, interfund (contra)	\$170,000.00	\$110,000.00
Due to American Baptist Home Mission Society	1,001.98	
Deficit and surplus, as annexed	86,038.37	392.49
	<hr/>	<hr/>
	83,961.63	111,394.47
Reserve funds, as annexed:		
For equalization of income:		
From legacies	382,844.87	317,463.26
From matured special gift agreements	77,229.05	56,629.66
For losses on investments	25,392.40	20,330.74
For casualty insurance, etc.	132,359.03	123,751.30
	<hr/>	<hr/>
	617,825.35	518,174.96
Working capital fund (no change during period)	102,108.51	102,108.51
Temporary funds for designated purposes:		
Interest-bearing demand loans, interfund (contra)	20,000.00	
Reserve for losses on investments (net profit from disposal of investment)	981.30	981.30
Fund balance, as annexed	199,951.70	94,276.89
	<hr/>	<hr/>
	220,933.00	95,258.19
Baptist Missionary Training School funds:		
Permanent	18,132.92	18,132.92
Endowment	92,369.55	92,369.55
Scholarship	69,437.18	69,437.18
Reserve for losses on investments and revaluation write downs, as annexed	4,522.35	5,113.42
	<hr/>	<hr/>
	184,462.00	174,826.23
Permanent funds, as annexed:		
Laura Spelman Rockefeller Memorial fund	722,076.24	722,076.24
Other	493,057.01	493,505.01
Reserve for losses on investments and revaluation write downs ...	33,372.22	40,516.56
	<hr/>	<hr/>
	1,248,505.47	1,256,097.81
Annuity fund, as annexed:		
Par value of special gift agreements outstanding (Note 2)	230,623.86	260,973.86
Reserve for losses on investments and revaluation write downs ..	15,072.26	3,075.14
	<hr/>	<hr/>
	245,696.12	257,989.72
Property and equipment fund, as annexed	1,684,358.43	1,579,381.34
	<hr/>	<hr/>
	\$4,387,850.51	\$4,095,140.23

**WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF INCOME AND INTERFUND TRANSFERS**

For the Year Ended December 31, 1960

GENERAL FUND—Regular budget:

Donations:

Contributions received direct	\$1,143.00
Contributions received from Denomination through Council on Mission Cooperation:	
Designated for the Society by donors	39,629.87
Society's share of undesignated contributions	231,260.23
Society's share of America for Christ offering	68,205.38
	<hr/>
	\$340,238.48

Sources other than donations:

Income from investments*:

Permanent funds:

Laura Spelman Rockefeller Memorial fund	\$53,859.96
Other	22,987.10
Property and equipment fund	90.00
Working capital fund	4,067.00
	<hr/>
	81,004.06

Less:

Internal service charges by real estate and mortgage division	\$274.06
Write-down of premiums on bonds pur- chased	556.51
	<hr/>
	80,173.49

American Baptist Home Mission Society to cover portion of their budget expenditures assumed	18,599.07
The Ministers and Missionaries Benefit Board for pensions	3,499.98
Rent on unused mission property	122.95

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102,395.49

Transferred from other funds:

Reserves for equalization of income:

From legacies	25,000.00
From matured special gift agreements	18,000.00
	<hr/>
	43,000.00

Total income and interfund transfers, general fund—regular budget	\$485,633.97
	<hr/>

**WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF INCOME AND INTERFUND TRANSFERS**

(Continued)
For the Year Ended December 31, 1960

TEMPORARY FUNDS FOR DESIGNATED PURPOSES:

Donations:				
Contributions received direct		\$5,288.40		
Contributions received from Denomination through Council on Mis-				
sionary Cooperation		5,603.39		
Refugee resettlement program		12,000.00		\$22,891.79
Sources other than donations:				
Income from investments*:				
Baptist Missionary Training School funds		12,135.15		
Permanent trust funds for special purposes		4,842.79		
Temporary funds for designated purposes		4,215.29		
				21,193.23
Less:				
Internal service charges by real estate and mort-				
gage division		\$159.12		
Write-down of premiums on bonds purchased		33.07		192.19
				21,001.04
Mather School building fund transferred from American Baptist				
Home Mission Society				204,892.03
Miscellaneous receipts				267.44
Total income and interfund transfers, temporary funds for				
designated purposes				\$249,052.30

* The income from investments is accounted for as received; however, there is no material difference between investment income on a cash basis and on an accrual basis.

**WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF GENERAL FUND SURPLUS**

For the Year Ended December 31, 1960

Balance, January 1, 1960	\$392.49
Less, Net changes applicable to budget of prior year	14.23
	378.26
Deduct, Excess of regular budget expenditures and transfers (\$572,050.60) over	
regular budget income and transfers (\$485,633.97)	86,416.63
Balance, December 31, 1960	\$86,038.37

NOTES TO BALANCE SHEETS

1. Investments are carried in the above balance sheet at book amounts which are not more than cost or amounts assigned thereto at date of gift to the Society. Market quotations at December 31, 1960 for bonds and stocks are shown on an accompanying schedule. Market quotations for mortgages and real estate are not readily ascertainable.
2. The Insurance Law of the State of New York requires the segregation of annuity fund assets as separate and distinct from all other funds of the Society, and such assets are not available for the payment of debts of the Society other than annuity benefits. The Insurance Law also requires the maintenance of prescribed minimum reserves for annuity contracts. The annual report on the form prescribed by the Insurance Department has been filed for the year ended December 31, 1960. The calculation of the reserve requirement at December 31, 1960 was certified to the Insurance Department by officers of the Board and it is believed that the assets of the annuity fund at that date were adequate to meet this reserve requirement.

The accompanying summary of fund investments is an integral part of the above balance sheet..

**WOMAN'S AMERICAN BAPTIST HOME MISSION SOCIETY
STATEMENT OF
EXPENDITURES AND INTERFUND TRANSFERS**

For the Year Ended December 31, 1960

	General Fund Regular Budget	Temporary Funds for Designated Purposes	Total
Division of Finance:			
Group insurance and retirement plan	\$34,789.81		\$34,789.81
Professional fees	4,141.01		4,141.01
Interest expenses	4,300.00		4,300.00
General		\$406.24	406.24
	<hr/> 43,230.82	<hr/> 406.24	<hr/> 43,637.06
Division of Support and Interpretation:			
Administration and general	67,657.22	326.82	67,984.04
Publication and communication	38,599.26		38,599.26
Payments to schools and colleges:			
Bacone	16,428.00	1,490.13	17,918.13
Baptist Ministry Training School	7,000.00	12,047.82	19,047.82
Mather School	14,474.54	771.38	15,245.92
Murrow Indian Children's Home	3,300.00		3,300.00
Mission property transferred to property and equipment fund—Mather School		65,074.81	65,074.81
Insurance claims		2,727.83	2,727.83
Miscellaneous and Budget transfer		2,256.00	2,256.00
	<hr/> 147,459.02	<hr/> 84,694.79	<hr/> 232,153.81
Division of Church Missions:			
Administrative and general	112,519.64		112,519.64
Christian ministry to service personnel	61,982.50		61,982.50
Christian friendliness	38,778.59		38,778.59
Alaska	59,567.63	3,190.39	62,758.02
Church Strategy Program	108,512.40	300.00	108,812.40
Refugee resettlement program		11,066.03	11,066.03
Personal gifts to missionaries and other contributions		3,409.90	3,409.90
Mission property transferred to property and equipment fund—Alaska		35,972.27	35,972.27
Miscellaneous		5.00	5.00
	<hr/> 381,360.76	<hr/> 53,943.59	<hr/> 435,304.35
Transferred to general fund		4,332.87	4,332.87
Total expenditures and interfund transfers ...	\$572,050.60	\$143,377.49	\$715,428.09